

CITY OF BELMONT

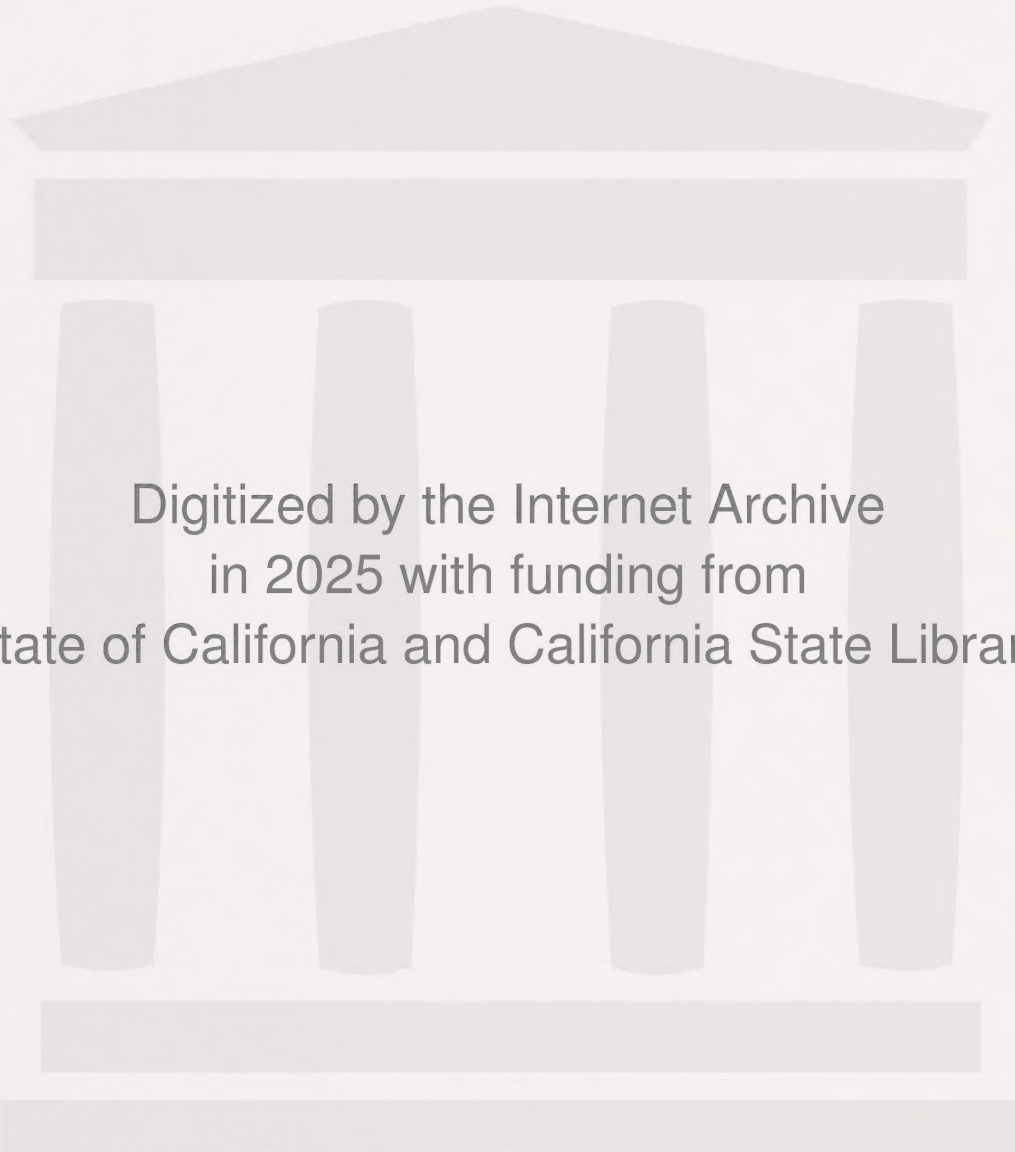
1990 HOUSING ELEMENT

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CITY OF BELMONT
1990 HOUSING ELEMENT

Prepared for:
THE CITY OF BELMONT

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Date of Report:
JULY 1, 1991

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I. INTRODUCTION AND PURPOSE

PURPOSE

Housing elements are one of the nine elements of the general plan every California city and county is required by state law to prepare. The housing, land use and circulation elements outline a community strategy to assure orderly growth and provide housing for all economic segments. The intent of the housing element law is to ensure that counties and cities contribute to attaining the state housing goal, and to ensure cooperation among local governments in meeting regional housing goals.

In 1977, the California Department of Housing and Community Development (HCD) set forth guidelines which govern the content of housing elements. The regulations covering the housing element have been frequently updated and expanded since the legislation was first enacted. Most generally, the State requires that the housing element include "an identification and analysis of existing and projected housing needs and a statement of goals, policies, qualified objectives, and scheduled programs for the preservation, improvement and development of housing." To maintain up-to-date and relevant goals and policies, state law requires that all housing elements be updated not less than every five years.

Belmont's updated housing element has been designed to meet the State of California Housing Element Law. It replaces the previous housing element which was adopted in 1980. The housing goals outlined in the previous housing element have been modified and expanded to better address the current housing needs of the community. Several new programs are recommended to be implemented over the subsequent five-year period in an attempt to address the City's share of the region's housing needs for all income categories.

CITIZEN PARTICIPATION

To facilitate participation in the housing element update, six workshops were held with the Housing Element Advisory Committee consisting of two members of the Planning Commission and two members of the City Council. Further, the draft document was made available for community review and input, and public hearings were held before the City Council and Planning Commission where comments were solicited. To ensure that all economic segments of the community are involved, the hearings were advertised in the local newspaper and on various community message boards. In addition, the draft housing element was mailed to all Belmont community groups concerned about housing. The staff and consultant attended all meetings to respond to questions from local citizens as well as public officials.

CONSISTENCY WITH GENERAL PLAN

This Element has been prepared to be consistent with all of the other elements in Belmont's adopted General Plan. Consistency with the General Plan is maintained through the incorporation of goals and policies from the following Plans into this element: General Plan, the San Juan Hills Area Plan (adopted March 1988), the Western Hills Plan (adopted May 1990), and the Downtown Specific Plan (adopted June 1990). In addition, this Element is consistent with Belmont's Zoning Ordinance (as amended July 1990).

II. GENERAL DEMOGRAPHIC AND EMPLOYMENT CHARACTERISTICS

The purpose of this section is to highlight the general character of the community and projected trends in population and employment growth. This demographic analysis provides the foundation for determining the number and type of housing units required for each income group in the City.

POPULATION CHARACTERISTICS

According to the Association of Bay Area Governments (ABAG), Belmont currently has a population of 25,200, representing a two percent increase during the past decade. ABAG projects the City's population will grow to 25,500 in 1995, an increase of one percent during the five-year period. In contrast, according to the 1990 U.S. Census, Belmont's total population is 24,127. The Census figures indicate a 1.5 percent decline from 1980, and suggests that the population will remain stable with new housing production offsetting declining household size. Using either ABAG or Census data, the growth rate in Belmont is well below the 5.7 percent population growth forecast for the Bay Area during the same period. The lack of level and vacant land for residential development is the main reason for the current low growth rate and the anticipated limited growth.

The projection of household growth provides the basic component for determining Belmont's housing needs. Table 1 indicates the historical and projected growth rates in Belmont compared to San Mateo County.

TABLE 1
DEMOGRAPHIC PROFILE
BELMONT AND SAN MATEO COUNTY, 1980-1995

Demographic Characteristics	Belmont ¹					San Mateo County				
	1980	1990	1980-90 % Change	1995 % Change	1990-95 % Change	1980	1990	1980-90 % Change	1995	1990-95 % Change
Population	24,505	24,127	-1.5%	24,127	0%	587,329	637,300	9%	655,950	3%
Employed Residents	14,848	16,100	8%	16,300	1%	314,242	358,000	14%	375,400	5%
Employment	10,318	12,180	18%	12,820	5%	259,795	303,600	17%	336,810	11%
Net Job Outflow ²	4,530	3,920	-13%	3,480	-11%	54,447	54,400	-0%	38,590	-29%
% Job Outflow ³	31%	24%	-20%	21%	-12%	17%	15%	-12%	10%	-32%
Households	9,760	9,852	0.9%	9,852	0%	225,201	245,530	9%	258,190	5%
Household Size	2.46	2.40	-2.4%	NA	NA	2.58	2.56	-1%	2.51	-2%
Mean Household Income ⁴	\$48,691	\$55,300	14%	\$59,000	7%	\$45,209	\$51,700	14%	\$54,700	6%

¹ Population and household figures are based on the U.S. Census. All other statistics are based on ABAG projections. Belmont data includes all areas within incorporated city limits and unincorporated areas within the sphere of influence.

² Difference between the number of employed residents and employment provided by Belmont and San Mateo County, respectively.

³ Net job outflow as a percentage of employed residents. (Negative number indicates inflow.)

⁴ Income is expressed in constant 1988 dollars.

Source: ABAG; U.S. Census; California Department of Finance; Sedway & Associates

The current average household size in Belmont is 2.40 persons compared to 2.56 in the County. Between 1980 and 1990, the household size in Belmont declined almost one percent. The declining household size is reflective of a regional as well as national trend toward fewer children and a higher incidence of single-person households. In addition, Belmont is home to a growing population of empty-nesters, reflecting countywide trends.

EMPLOYMENT AND JOB/HOUSING TRENDS

Job growth occurring in or near Belmont is an important indicator of the potential increase in demand for housing. According to ABAG, there are currently 12,180 jobs in Belmont, with an expected growth rate of only 5.3 percent in the next five years, or 640 jobs. This growth rate is half the expected rate of job growth in the County as a whole. As indicated in Table 2, the primary source of new jobs in Belmont will be in the service sector.

TABLE 2
JOB GROWTH IN BELMONT AND SAN MATEO COUNTY
1990—1995

<u>Sector</u>	<u>Jobs: 1990</u>		<u>Additional Jobs: 1990-1995</u>	
	<u>Belmont</u>	<u>San Mateo County</u>	<u>Belmont</u>	<u>San Mateo County</u>
Services	3,660	89,100	350	10,040
Retail	2,030	59,080	120	7,060
Manuf./Wholesale	3,810	56,250	(40)	4,670
Ag./Mining	60	4,090	0	(170)
<u>Other</u>	<u>2,620</u>	<u>95,080</u>	<u>210</u>	<u>11,610</u>
Total	12,180	303,600	640	33,210

Sources: ABAG Projections 1990; Sedway & Associates.

Job growth can be translated into housing demand by dividing the anticipated number of new jobs by the regional average of 1.34 workers per household. Assuming that 80 percent of jobs in Belmont are held by local residents, the potential housing demand generated by the new jobs will be 382 residential units by 1995, or 76 units per year.

The assumption that local residents will be employed in 80 percent of the jobs in Belmont is based on ABAG's estimation of commuting patterns. Job outflow (the number of residents who work outside the community) is expected to decline 12 percent during the next five years, from 24 percent in 1990 to 21 percent of the employed population by 1995.

The City's major employers, based on number of employees, are listed in the table below. The largest employer in the City's sphere of influence (outside the city limits) is Dalmo Victor, Inc.,

an electronics firm, providing jobs to 900 employees. Most of the largest employers are in unincorporated county areas, outside the city limits. Furthermore, a number of Belmont residents are employed by the San Francisco International Airport, and businesses that serve the airport, such as airlines. Of the 31,000 employees working for the airlines, cargo carriers, restaurants, aviation supplies and many other businesses located at the airport, 38 percent, or nearly 12,000 employees, live in San Mateo County. Although the number of these employees living in Belmont is not available, based on discussions with airport officials, it is believed that a significant percentage reside in the City.

TABLE 3
MAJOR EMPLOYERS IN BELMONT'S SPHERE OF INFLUENCE
(Based on Number of Employees)
1990

Employer	Number of Employees	Jurisdiction
Dalmo Victor	900	County
Oracle	520	City
Pacific Gas & Electric	310	County
GTE Products Inc. Wesgo Division	350	County
Wadsworth, Inc.	200	City
Belmont Elementary School District	151	City
Delta Star	131	County
Nikon	110	City
City of Belmont	97	City
Shade Foods, Inc.	65	City
Fearon Publishers	50	County
Source: Sedway & Associates, September 1990.		

AGE OF POPULATION

In both Belmont and the County, the percentage of the population under the age of 20 is declining, while the percentage of seniors is rising. Table 4 illustrates the age distribution in Belmont and San Mateo County in 1980, 1990, and 1995. Belmont's current median age is approximately 36.1. About 25 percent of the population is under 20, and approximately eight percent of the population is 65 or above. Table 4 may understate the aging of Belmont's population, because the table is based on projections for San Mateo County, which is experiencing a higher rate of residential development than Belmont.

TABLE 4
AGE DISTRIBUTION OF POPULATION
BELMONT AND SAN MATEO COUNTY
1980-1995

	1980		1990		1995	
Age Group	Belmont ¹	San Mateo	Belmont ¹	San Mateo	Belmont ¹	San Mateo
0 - 19	25.0%	27.0%	23.0%	24.8%	22.3%	24.1%
20 - 64	67.0%	63.0%	67.3%	63.2%	67.6%	63.5%
65 +	8.0%	10.0%	9.6%	12.0%	9.9%	12.4%
Median Age	33.3	32.4	36.1	35.1	37.4	36.4

¹ Belmont age distributions for 1990 and 1995 are based on 1980 U.S. Census data for Belmont and ABAG projections for San Mateo County in 1990 and 1995.

² Figures may not total 100 percent due to rounding.

Sources: Sedway & Associates, May 1990; U.S. Census, 1980; ABAG "Projections 90," December 1989.

Most of Belmont's adult population is married. As of the 1980 census, 58 percent of the population over age 14 were married, 31 percent were single and never married, and 11 percent were widowed, divorced or separated.

RACIAL COMPOSITION

In 1980, the City had a nine percent minority population, compared to a 21 percent minority population countywide. The majority of the nonwhite population in Belmont were Asians and Pacific Islanders.

TABLE 5
POPULATION DISTRIBUTION BY RACE
BELMONT AND SAN MATEO COUNTY
1980 U.S. CENSUS VS. 1989 SCHOOL ENROLLMENT

<u>Race</u>	<u>1980 San Mateo</u>	<u>1980 Belmont</u>	<u>1989 Belmont</u>
Caucasian	79%	91%	73%
Asian and Pacific Islander	10%	6%	16%
Hispanic	4%	2%	8%
African-American	6%	1%	3%
Native American	1%	0%	0%

Source: Sedway & Associates, September 1990; U.S. Census. 1980; Belmont School District.

However, as shown in Table 5, Belmont school enrollment data for 1989 suggests that the Asian, Pacific Islander, and Hispanic populations have increased significantly since the 1980 census, while the White population has declined. School enrollment was 16 percent Asian and Pacific Islander, 8 percent Hispanic, 3 percent African-American and 73 percent Caucasian. These data suggest that the community is more ethnically diverse than indicated by the 1980 Census data.

HOUSEHOLD INCOMES

Belmont is a relatively affluent community, as indicated by the City's average household income of \$61,465. In contrast, the County's average household income in 1990 is \$57,464, and the Bay Area region's average household income is \$42,180 (Table 1). The average household income in the City is expected to rise 6.7 percent in real terms, or to \$65,583 during the next five years, while County incomes are projected to rise six percent to \$60,912.

Although Belmont's average household income is relatively high, the population includes a significant number of low- to moderate-income households. As indicated in Table 6, 27 percent of the Belmont households in 1980 were low income:

TABLE 6
EXISTING HOUSEHOLDS BY INCOME GROUP
BELMONT AND SAN MATEO COUNTY, 1980

<u>Income Group</u>	<u>% of Regional Median Income</u>	<u>Belmont</u>	<u>San Mateo County</u>
Very Low	< 50 %	12 %	17 %
Low	51-80 %	15 %	16 %
Moderate	81-120 %	19 %	21 %
Above Moderate	> 120 %	<u>54 %</u>	<u>46 %</u>
		100 %	100 %

Source: ABAG Housing Needs Determinations for the San Francisco Bay Area, 1989.

As indicated above, 27 percent of Belmont's households were low-income in 1980, based on regional median incomes. In contrast, 33 percent of the households in San Mateo County as a whole were low-income.

III. EXISTING HOUSING AND NEIGHBORHOOD CHARACTERISTICS

The purpose of this section is to assess the existing housing conditions for determining current and projected housing needs. The analysis provides useful data for designing programs to improve the existing housing stock and to ensure development that provides a diversity of housing choices.

THE EXISTING HOUSING STOCK

According to Preliminary 1990 Census data, there are 10,293 housing units in Belmont. Based on 1989 State Department of Finance (DOF) figures, about 62 percent of the units are single-family homes. Similarly, 64 percent of the County's housing stock is single-family homes. The City's housing stock is generally newer than the County's housing stock. Approximately 57 percent of Belmont's residential units were built in the last 30 years, compared to 48 percent of the County's units. However, only three percent of the City's housing stock was built in the last decade, compared to eight percent of the County's housing stock. More than half of the City's housing stock was constructed between 1950 and 1969. A breakdown of Belmont's housing stock, by date of construction, is highlighted below:

**TABLE 7
AGE OF HOUSING STOCK
BELMONT AND SAN MATEO COUNTY**

Construction Period	Belmont		San Mateo County	
1980 - 1990	276	3%	20,209	8%
1970 - 1979	2,178	21%	45,280	18%
1960 - 1969	3,356	33%	55,100	22%
1950 - 1959	3,103	30%	68,892	27%
1940 - 1949	908	9%	36,405	14%
1939 and prior	408	4%	27,287	11%
Totals	10,293	100%	253,173	100%

Sources: U.S. Census, 1980 & 1990 (preliminary); Sedway & Associates.

PRICES AND RENT LEVELS

Owner-Occupied Units

The average home price in Belmont is very similar to the average price in the Mid-Peninsula area. As shown in Table 8 on the following page, the average home price in Belmont was \$407,000 for the second quarter of 1990, compared to \$409,700 in the Mid-Peninsula Region. However, the City's average home price is substantially above the average single-family home price in the Bay Area at \$263,577 in 1990.

Belmont home prices have been rising faster than Belmont incomes and the Bay Area Consumer Price Index (CPI). Between 1985 and 1989, Belmont homes appreciated an average of 18.9 percent annually, while Belmont household incomes (based on ABAG data) and the Bay Area CPI increased at the annual rates of 1.6 percent and 2.7 percent, respectively. The rapid rise in home prices has occurred throughout the Bay Area until this year. Home prices increased at an annual rate of 15.7 percent in the Mid-Peninsula and 24.5 percent in the Bay Area from 1985 to 1989. Regional housing prices, sales, and production have slowed significantly since the 1988 and 1989 surge of activity and prices.

Between 1989 and 1990, the average single-family home price increased by only 1.75 percent in the Bay Area. In part, the slowdown in appreciation is attributable to an overheated market that pushed homebuyers to their financial limit. This appreciation rate is expected to increase in the 1990s.

Table 9 highlights the sluggish residential market in 1989 and 1990.

TABLE 9
SINGLE-FAMILY RESIDENTIAL APPRECIATION
BELMONT AND SAN MATEO COUNTY

	# of <u>List Sold</u>	Average <u>Sales Price</u>	Average Days <u>on Market</u>
<u>Belmont</u>			
2nd quarter 1989	103	\$397,400	31
2nd quarter 1990	<u>52</u>	<u>\$407,000</u>	<u>70</u>
% Change	-49.5%	2.4%	125.8%
<u>San Mateo County</u>			
2nd quarter 1989	1,528	\$404,300	40
2nd quarter 1990	<u>906</u>	<u>\$409,700</u>	<u>68</u>
	-40.7%	1.3%	70.0%

Source: San Mateo Board of Realtors; Sedway & Associates.

TABLE 8
ANNUAL AVERAGE SINGLE-FAMILY HOME PRICES (1)
BELMONT AND SELECTED SAN MATEO COUNTY COMMUNITIES

Community	4th Quarter 1985(2)	Annual- ized Increase 85-86	4th Quarter 1986(2)	Annual- ized Increase 86-87	4th Quarter 1987	Annual- ized Increase 87-88	4th Quarter 1988	Annual- ized Increase 88-89	4th Quarter 1989	Annual- ized Increase 89-90	2nd Quarter 1990	Total Increase 85-89	Annual- ized Increase 85-89(3)
Belmont	\$204,800	16.5%	\$238,500	21.8%	\$290,600	21.9%	\$354,100	15.7%	\$409,600	-1.3%	\$407,000	100.0%	18.9%
San Carlos	\$207,600	11.3%	\$231,000	23.8%	\$285,900	21.7%	\$347,800	18.7%	\$412,800	-4.3%	\$404,000	98.8%	18.7%
Redwood City	\$176,500	19.2%	\$210,300	20.7%	\$253,900	24.8%	\$316,940	12.7%	\$357,122	19.7%	\$392,223	102.3%	19.3%
San Bruno	\$139,300	9.4%	\$152,400	36.2%	\$207,500	20.4%	\$249,900	12.0%	\$279,900	-0.5%	\$279,200	100.9%	9.7%
Millbrae	\$227,900	6.1%	\$241,800	27.5%	\$308,176	22.9%	\$378,900	14.1%	\$432,500	14.2%	\$463,300	89.8%	11.1%
San Mateo	\$184,600	10.0%	\$203,000	35.0%	\$274,126	22.1%	\$334,767	10.6%	\$370,300	10.3%	\$389,300	100.6%	13.3%
South San Francisco	\$136,500	10.0%	\$150,100	34.3%	\$201,600	21.1%	\$244,200	9.6%	\$267,600	0.6%	\$268,400	96.0%	15.4%
Mid-Peninsula Region (4)	\$196,479	13.2%	\$222,363	28.1%	\$284,800	20.7%	\$343,700	17.6%	\$404,100	2.8%	\$409,700	105.7%	15.7%
Bay Area (5)	\$146,451	14.4%	\$167,612	4.4%	\$175,064	33.6%	\$233,921	10.1%	\$257,535	4.7%	\$263,577	75.9%	15.2%

(1) Based on analysis of Multiple Listing Service (MLS) sales of single-family homes. MLS data includes many, but not all, residential sales. It does not include sales of many newly constructed homes, particularly high-end houses.

(2) Data from 1985 and 1986 includes condominium and townhome sales (except for Bay Area figures which reflect median single-family prices).

(3) Compound growth rate.

(4) Mid-Peninsula includes all peninsula communities in the area from South San Francisco in the north to Half Moon Bay in the south.

(5) Median single-family home prices based on December MLS sales data from the following boards: Berkeley, Contra Costa, Los Altos-Los Gatos-Saratoga-Mountain View-Sunnyvale, Marin, Palo Alto, San Jose, Southern Alameda, Oakland, and San Francisco.

Sources: Northern San Mateo County Board of Realtors; Pacifica-Half Moon Bay Board of Realtors; San Mateo-Burlingame Board of Realtors; Redwood City-San Carlos-Belmont Board of Realtors; California Board of Realtors; Sedway & Associates. September 1990.

[prices.ec/kf.9/90]

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Home prices vary widely in Belmont, depending on the size, age, condition and location of each home. According to local realtors, typical small two-bedroom and three-bedroom houses in older, less affluent neighborhoods currently sell for \$250,000 to \$300,000. Home prices for moderate-sized, three-bedroom houses in the hills currently range from approximately \$425,000 to \$475,000.

Townhomes at the Farallon at Island Park are currently priced at \$285,365 to \$375,000 for two-bedroom units, and \$371,000 to \$430,000 for a three-bedroom unit. Homeowner fees range from approximately \$118 to \$197 per month. Due to the slowdown in the market, the developer may lower the current prices.

Rental Units

Based on conversations with local real estate agents, market-rate apartments in older Belmont neighborhoods currently rent for about \$600 to \$700 per month for a one-bedroom unit and \$700 to \$800 per month for a two-bedroom unit. Local realtors report that a two-bedroom house in an older neighborhood rents for about \$950 to \$1,000 per month. Three-bedroom homes in the hill areas typically rent for \$1,200 to \$1,800 per month.

Rents at Bonnie Brae Terrace, a subsidized senior project, range from \$264 to \$402 for studio apartments and \$458 for a one-bedroom apartment. Approximately 30 percent of the units are subsidized under Section 8, thus the residents of these units pay 30 percent of their income towards rent. In addition, there is a mandatory food program which costs \$203 per month and includes breakfast and dinner seven days a week. Residents must be at least 62 years old and have an annual income less than \$25,000. There are no vacancies and the waiting list is approximately 90 to 120 days.

Data on historic rent levels in Belmont are not available. However, San Mateo County and Bay Area historic median rent data are indicative of trends in Belmont. As shown in Table 10, San Mateo County rents increased five percent annually from January 1987 to January 1990, outpacing the annual average CPI increase of four percent from 1985 to 1990. In comparison, Bay Area rents rose only 1.6 percent annually between 1985 and 1990. As of January 1990, median rents in San Mateo County were significantly higher than the median rents in Oakland and the Bay Area.

Rents are expected to increase during the 1990s at a more rapid rate than was experienced between 1985 and 1989. The reasons for the rise include higher purchase prices for owner-occupied units and the 1986 Tax Reform Act, which reduces incentives to build new multifamily projects.

VACANCY RATES

Vacancy rates are important indicators of existing housing need. In the rental market, a five percent vacancy is considered necessary for mobility and normal turnover of units. A lower rate

TABLE 10
HISTORIC TRENDS IN MEDIAN ADVERTISED RENTS
BAY AREA

	SAN FRANCISCO		OAKLAND		SAN MATEO COUNTY		BAY AREA			
	Median Rent	Percent Increase	Median Rent	Percent Increase	Median Rent	Percent Increase	Median Rent	Percent Increase	CPI	Percent Increase
January, 1980	\$475		\$325		N/A	N/A	\$395		240.7	
January, 1981	525	10.5%	350	7.7%	N/A	N/A	450	13.9%	260.5	8.2%
January, 1982	595	13.3%	400	14.3%	N/A	N/A	480	6.7%	295.8	13.6%
January, 1983	650	9.2%	415	3.8%	N/A	N/A	525	9.4%	297.3	0.5%
January, 1984	750	15.4%	475	14.5%	N/A	N/A	595	13.3%	311.7	4.8%
January, 1985	850	13.3%	510	7.4%	N/A	N/A	695	16.8%	328.7	5.5%
January, 1986	900	5.9%	550	7.8%	N/A	N/A	700	0.7%	341.1	3.8%
January, 1987	850	-5.6%	625	13.6%	700	--	675	-3.6%	348.8	2.3%
January, 1988	900	5.9%	595	-4.8%	795	13.6%	675	0.0%	362.3	3.9%
January, 1989	895	-0.6%	625	5.0%	825	3.8%	725	7.4%	381.3	5.2%
January, 1990	975	8.9%	625	0.0%	805	-2.4%	750	3.4%	395.1	3.6%
1/80-1/90 TOTAL INCREASE	500	105.3%	300	92.3%	N/A	N/A	355	89.9%	154.4	64.1%
ANNUAL AVERAGE	50	10.5%	30	9.2%	N/A	N/A	36	9.0%	15	6.4%
1/80-1/85 TOTAL INCREASE	375	78.9%	185	56.9%	N/A	N/A	300	75.9%	88	36.6%
ANNUAL AVERAGE	75	15.8%	37	11.4%	N/A	N/A	60	15.2%	17.6	7.3%
1/85-1/90 TOTAL INCREASE	125	14.7%	115	22.5%	105 **	15.0%	55	7.9%	66.4	20.2%
ANNUAL AVERAGE	25	2.9%	23	4.5%	35	5.0%	11	1.6%	13	4.0%

** Total increase is from January 1987 to January 1990.
Source: Bay Area Council, Sedway & Associates, May 1990.

indicates excess demand for rentals relative to supply. This excess demand will inflate rents. In the owner-occupied market, an average vacancy rate of two percent ensures market equilibrium.

The single-family vacancy rate in Belmont was approximately 0.8 percent, based on a 1988 count by the Federal Home Loan Bank (FHLB) of actual postal deliveries (see Table 11). The multifamily vacancy rate was about 4.2 percent. San Mateo and Bay Area 1988 vacancy rates were also low, averaging 1.4 percent and 1.7 percent, respectively. A more recent survey of multifamily units, conducted by the Federal Home Loan Bank in September 1989, found a 1.5 percent vacancy rate in Belmont and a 2.7 percent vacancy rate in San Mateo County.

The State Department of Finance (DOF), also publishes vacancy rates, using several estimating techniques. FHLB data is generally considered a more accurate assessment of actual vacancy rates, but DOF data can be used to measure vacancy rate trends. Based on DOF vacancy data shown in Table 11, Belmont's overall vacancy rate dropped from 2.3 percent in 1980 to 1.6 percent in 1989. This suggests that there is considerable pent-up demand for housing in the City and the vacancy rate will likely remain low due to the lack of residential development opportunities.

NEIGHBORHOOD PROFILES

According to the 1980 Census, 13 percent of the City's housing stock was built prior to 1950. Belmont experienced the greatest amount of development during the 1950's and 1960's, accounting for more than half of the City's total housing stock. In the last decade, fewer than 300 units were added, and due to a lack of available land, the amount of new housing development will be limited. As indicated in Table 12, 37.6 percent of the residential units in Belmont are multifamily, exactly the same proportion as the County as a whole.

The 1980 Census provides information regarding the City's neighborhoods by census tract. (See Table 13.) Map 1 shows the location of the five census tracts in Belmont and lists the neighborhoods surrounding each area.

The two census tracts included in the housing conditions survey are 6086 and 6090. Census tract 6086 consists mainly of older single-family units and/or duplexes. The neighborhoods in this census tract are East Belmont, Sterling Downs, and Homeview. As illustrated in Table 13, nearly 16 percent of the units constructed prior to 1950 are located in census tract 6086. Furthermore, of the 1,595 units in this census tract, only 343 units (22 percent) were built between 1970 and 1980. The majority of the units are renter-occupied (72 percent), although only 46 percent of the buildings have three or more units. This implies that a significant number of the single-family homes and duplexes in these neighborhoods are rented. This area also has a high proportion of low-income occupants. As of 1980, 20 percent of the low-income owner-occupied units and 48 percent of the low-income renter-occupied units in the City were located in census tract 6086.

TABLE 11
RESIDENTIAL VACANCY RATES
BELMONT VACANCY RATES
BELMONT AND SAN MATEO COUNTY
1988

Type of Units	Belmont	San Mateo County
<i>Single-Family Detached</i>		
Percent Vacant	0.8%	0.9%
Total Units	6,612	142,736
Percent of All Units	59.6%	61.0%
Percent Under Construction	0.1%	0.3%
<i>Single-Family Attached</i>		
Percent Vacant	0.5%	1.5%
Total Units	662	16,558
Percent of All Units	6.4%	7.1%
Percent Under Construction	0.0%	3.6%
<i>Multifamily Units</i>		
Percent Vacant	4.2%	2.4%
Total Units	3,418	72,106
Percent of All Units	6.4%	7.1%
Percent Under Construction	0.0%	0.4%
<i>Total—All Units</i>		
Percent Vacant	2.0%	1.4%
Total Units ¹	10,332	233,807
Percent Under Construction	1.0%	0.6%

¹ Includes 2,407 mobile homes in San Mateo County. There were 90 mobile homes in Belmont in 1988.

Source: Federal Home Loan Bank of San Francisco, 1988; California Department of Finance; Sedway & Associates.

TABLE 12
SINGLE-FAMILY AND MULTIFAMILY HOUSING
SAN MATEO COUNTY
1990

CITY	SINGLE-FAMILY		MULTIFAMILY		TOTAL
Atherton	2,486	96.1%	100	3.9%	2,586
Belmont	6,364	62.4%	3,829	37.6%	10,193
Brisbane	922	65.4%	488	34.6%	1,410
Burlingame	6,304	48.4%	6,723	51.6%	13,027
Colma	235	70.8%	97	29.2%	332
Daly City	18,756	62.6%	11,204	37.4%	29,960
East Palo Alto	3,483	52.0%	3,216	48.0%	6,699
Foster City	6,754	58.6%	4,776	41.4%	11,530
Half Moon Bay	2,650	84.7%	479	15.3%	3,129
Hillsborough	3,724	97.4%	98	2.6%	3,822
Menlo Park	7,341	58.9%	5,132	41.1%	12,473
Millbrae	5,610	69.5%	2,461	30.5%	8,071
Pacifica	10,502	76.1%	3,298	23.9%	13,800
Portola Valley	1,408	95.2%	71	4.8%	1,479
Redwood City	14,363	54.8%	11,831	45.2%	26,194
San Bruno	9,478	62.5%	5,686	37.5%	15,164
San Carlos	8,366	73.4%	3,033	26.6%	11,399
San Mateo	19,963	52.9%	17,768	47.1%	37,731
South San Francisco	13,017	69.1%	5,816	30.9%	18,833
Woodside	1,832	89.4%	218	10.6%	2,050
San Mateo County	143,558	62.4%	86,324	37.6%	229,882

Source: Department of Finance; Sedway & Associates
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TABLE 13
NEIGHBORHOOD PROFILE
BELMONT

Year Structure Built	6086		6087		6088		6089		6090		City	
	Number	% of Total	Number	% of Total	Number	% of Total	Number	% of Total	Number	% of Total	Number	% of Total
1970-1980	343	21.5%	298	11.2%	326	15.7%	1,134	70.3%	74	7.3%	2,175	24.3%
1950-1969	1,044	65.5%	1,679	63.0%	1,511	73.0%	457	28.3%	768	76.2%	5,459	61.0%
Up to 1949	208	13.0%	687	25.8%	234	11.3%	21	1.3%	166	16.5%	1,316	14.7%
Total Units	1,595	100%	2,664	100%	2,071	100%	1,612	100%	1,008	100%	8,950	100%
Units in Structure												
1-2	728	54.3%	1,851	77.4%	1,992	96.2%	894	38.9%	769	76.3%	6,234	68.4%
3-9	159	11.9%	158	6.6%	72	3.5%	145	6.3%	101	10.0%	635	7.0%
10-49	454	33.9%	383	16.0%	7	0.3%	1,261	54.8%	138	13.7%	2,243	24.6%
50 or more	0	0.0%		0.0%		0.0%		0.0%		0.0%		0.0%
Total Units	1,341	100%	2,392	100%	2,071	100%	2,300	100%	1,008	100%	9,112	100%
Tenure												
Owner-Occupied	434	28.2%	1,804	69.6%	1,851	91.6%	900	35.1%	726	72.7%	5,715	58.8%
Renter-Occupied	1,104	71.8%	787	30.4%	169	8.4%	1,666	64.9%	272	27.3%	3,998	41.2%
Total Units	1,538	100%	2,591	100%	2,020	100%	2,566	100%	998	100%	9,713	100%
Low Income *												
Owner-Occupied	26	16.1%	32	41.6%	41	83.7%	12	16.0%	17	37.8%	128	31.4%
Renter-Occupied	135	83.9%	45	58.4%	8	16.3%	63	84.0%	28	62.2%	279	68.6%
Total Units	161	100%	77	100%	49	100%	75	100%	45	100%	407	100%
Elderly Population (Householder 65 Years and Older)												
Owner-Occupied	36	46.2%	258	76.6%	148	94.3%	48	22.3%	156	90.7%	646	67.4%
Renter-Occupied	42	53.8%	79	23.4%	9	5.7%	167	77.7%	16	9.3%	313	32.6%
Total Units	78	100%	337	100%	157	100%	215	100%	172	100%	959	100%

* Low income determined by 1979 poverty status income scale: 1 person (1) < \$3,686, (2) < \$4,723, (3) < \$5,787, (4) < \$7,412.
Source: Sedway & Associates; 1980 Census of Population and Housing 11/07/90

Map 1

RESIDENTIAL NEIGHBORHOODS CITY OF BELMONT

Census Tracts *Neighborhoods*

6086 East Belmont
Sterling Downs
Homeview

6087 County Club
Central

6088 Cipriani
The Plateau
Skymont

6089 Hallmark
Western Hills
Carlmont

6090 Sunny Slope
Chula Vista



Sources: U.S. Census; Sedway & Associates.

Generally, the units in census tract 6090, the Sunny Slope and Chula Vista neighborhoods, are older one- and two-unit buildings. Very few new units have been constructed in this census tract; between 1970 and 1980, only three percent of the 2,175 units added were located in this area. The majority of the structures, 76 percent, have fewer than three units. Unlike census tract 6086, most of these units are also owner-occupied. As of 1980, only 27 percent of the units were renter-occupied. Nearly one-fourth of the City's elderly homeowners and five percent of the elderly renters live in this area. The Sunny Slope neighborhood was included in the recent housing conditions survey.

More than half of the units in Belmont built prior to 1969 are located in census tract 6087. Of the 2,392 structures in the Country Club and Central neighborhoods, 77 percent have fewer than three units and 70 percent are owner-occupied. In addition, nearly 40 percent of the elderly owner-occupied units and 25 percent of the elderly renter-occupied units are in this census tract.

Newer multifamily units are found in census tract 6089. Of the 2,175 units added to Belmont's housing stock between 1970 and 1980, 52 percent are located in this area. More than half of the structures in this census tract have between 10 and 49 units, and 65 percent of the households are renter-occupied. Due to the large number of rental units, it is not surprising that 53 percent of the elderly renters reside in this area.

HOUSING CONDITIONS SURVEY

As previously discussed, approximately 13 percent of Belmont's housing stock is more than forty years old. While a majority of these homes have been well cared for, a number of homes show signs of physical deterioration. Housing conditions in the newer neighborhoods are generally excellent.

To substantiate the extent of the housing conditions problem, the City's consultant conducted a windshield survey of three older neighborhoods using HCD's guidelines. During the month of September 1990, 262 single-family units were surveyed, representing one-fourth of the homes in the Homeview, Sterling Downs and Sunny Slope neighborhoods. The survey evaluated six building components including: roof, foundation, porches and stairs, paint and exterior surfaces, windows, and doors. An overall rating of sound, minor, moderate, substantial or dilapidated was assigned to each structure based upon a qualitative evaluation of each of the building components.

The survey results are highlighted in Table 14. As shown, 91 percent of the residential buildings in these three neighborhoods were considered sound based on HCD's recommended windshield survey evaluation criteria. However, 44 percent of the homes show signs of requiring some level of repair. Of those, approximately 35 percent appear to require minimal repairs such as painting (these homes are considered sound according to HCD's criteria), 3 percent require minor repairs, and 5 percent require moderate level repairs. No homes appear to require substantial repairs or demolition. As shown in the table, of the homes needing repairs, 70 percent require painting or re-siding, 34 percent require roof improvements, and 33 percent require door repairs.

Table 14
HOUSING CONDITIONS SURVEY (A)
SELECTED, OLDER NEIGHBORHOODS
CITY OF BELMONT

				Repairs Needed, by Building Component (Of Homes Needing Repairs)					Level of Deterioration (B) (Of Homes Needing Repairs)						
Neighbor- hood	Total Units Surveyed	# in Need of Repairs(C)	% in Need of Repairs	Roof	Found- ation	Porches/ Stairs	Paint/Ext Surfaces	Windows	Doors	Sound (C)	Minor	Moderate	Sub- stantial	Dilap- idated	TOTAL
Homeview	51	20 (D)	39%	9	5	3	13	1	5	43	4	4	0	0	51
Sterling Downs	108	64 (E)	59%	24	5	7	44	5	30	98	4	6	0	0	108
Sunny Slope	103	30 (F)	29%	6	2	9	23	1	3	98	1	4	0	0	103
Total:	262	114	44%	39 34%	12 11%	19 17%	80 70%	7 6%	38 33%	239 91%	9 3%	14 5%	0 0%	0 0%	262 100%

Notes:

(A) Based on windshield survey of 262 homes representing 1/4 of the neighborhoods surveyed.

(B) Based on HCD guidelines, points are assigned to the level of deterioration in each category as follows:

ROOF- 5 pts. if in need of patching ; 10 pts. if in need of structural repair ; 15 pts. if in need of replacement.

FOUNDATION- 15 pts. if partial foundation is required ; 25 pts. if foundation needs replacement.

PORCH/STAIRS- 3 pts. if in need of paint ; 5 pts. minor structural repairs are required ; 10 pts. if in need of replacement.

PAINT/EXTERIOR SURFACES- 3 pts. if in need of paint ; 5 pts. if patching and painting are required ; 10 pts. if in need of replacement and painting.

WINDOWS- 5 pts. if in need of repair ; 10 pts. if in need of replacement.

DOORS- 1 pt. if in need of paint ; 3pts. if replacement is required.

Points are then totaled to determine the overall level of deterioration as follows:

SOUND = 9 points or less; MINOR = 10-15 points ; MODERATE = 16-39 points; SUBSTANTIAL = 40-55 points ; DILAPIDATED = 56 + points.

(C) Includes homes in need of minor repair, but judged "sound" by HCD standards. Of the 262 homes surveyed, 91 required some minimal repairs such as painting or roof patching, but are considered "sound" by HCD standards.

(D) Includes 12 homes in need of some repairs, but considered "sound" by HCD standards.

(E) Includes 54 homes in need of some repairs, but considered "sound" by HCD standards.

(F) Includes 25 homes in need of some repairs, but considered "sound" by HCD standards.

Source: Sedway & Associates, September 1990.

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Date Printed: 04/11/91

The results of the housing conditions survey will be useful in targeting any future rehabilitation program to the areas most in need. Both the location and extent of the problem will be used to target available funds to the neighborhoods evidencing the greatest need. The redevelopment areas will receive priority for redevelopment funds.

RESIDENTIAL ENERGY CONSERVATION

In addition to the initial costs of housing, a community should also be aware of continuous, life-cycle costs. One of the most prevalent other housing costs incurred by residents in Belmont is the cost of energy required to keep a household and live comfortably. For this reason, it is important that energy conservation measures are identified and incorporated into City housing policies. In order to ensure energy conservation measures statewide, the Energy Commission created conservation standards for single-family and multifamily homes. These standards require newly-constructed homes to make use of a series of energy conservation measures to ensure a minimum level of energy efficiency. The Building Department enforces these standards on a local level. Developers and builders can use a number of energy/conservation measures to attain the standards, including wall, ceiling, and floor insulation; energy-efficient equipment; and double-glazed windows. Additionally, a weatherization program, funded by PG&E and administered through the North Peninsula Neighborhood Center, has been instrumental in reducing energy costs of Belmont renters and homeowners.

development of affordable housing in this area is prohibitive due to the lack of access and exorbitant slope stabilization requirements.

The ice rink site is included in Belmont's inventory of available sites for residential development since the site could be redeveloped within the time frame of the Housing Element. This assertion is based on the following findings relating to the local market conditions of redeveloping under-utilized commercial uses to high density housing: The owners of the large vacant site on the southern boundary of the subject site closed the commercial uses to develop the site for high-density housing; the parcel on the westerly boundary of the subject site is currently being sold to a nonprofit organization for development of high density housing; and the ice rink was rezoned from commercial to high density residential and is currently a non-conforming use.

The City anticipates that secondary units will provide 45 very low and low-income households with housing alternatives during the next five years. This estimate assumes that secondary unit applications will more than double as a result of new publicity and outreach activities planned for the second unit program. Since the program was adopted, four secondary units per year were built. The City anticipates that nine units per year will be built during the next five years.

The Belmont Elementary School District is not planning to surplus any school sites or redevelop sites currently leased for other public uses. Both of their leased schools are only two acres and thus inadequate for significant residential development projects. The Cipriani School is currently leased to private pre-school groups. Artist workshops are currently leasing the facilities at the Barrett School site.

GOVERNMENTAL CONSTRAINTS

Governmental regulation, while intentionally regulating the quality of development in the community to further the public welfare, can also unintentionally increase the cost of development, and thus the cost of housing. These governmental constraints include land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures. Land use controls may limit the amount or density of development, thus increasing the cost of housing per unit. Building codes may set specific building standards which add material costs or limit building space on a site, thus increasing costs, as do offsite costs such as the installation of a traffic signal.

This section reviews Belmont's regulatory environment to determine whether local policies contain excessive performance standards that operate as unwarranted constraints to housing development. The chapter on "Housing Programs" addresses responses to mitigate the effects of identified constraints.

TABLE 15—INVENTORY OF LAND SUITABLE FOR RESIDENTIAL DEVELOPMENT

Site/Approx. Location	Zoning	Parcel Size	Max. Potential Low & Mod. Income Units	Max. Potential Units Under Permitted Densities	Comments
Waltermire Apts. Waltermire St./Elmer	MF Res. R-4 ¹	16,900 sq. ft.	10	10	Plans submitted and under review by City.
1100 Ralston Avenue South Road/Ralston	MF Res. R-4	20,000 sq. ft.	15	15	Proposed 100% low-/moderate- income senior housing development under review.
Davey Glen Davey Glen/El Camino Real	PD	7 acres	0	35-70	Outside redevelopment area.
900 Sixth Avenue Sixth Ave./Hill Street	PD	1 acre	2	16	Approved for townhomes—City providing funding for 2 units.
Hill Street Hill St./South Road	MF Res. R-3 ²	19,900 sq. ft.	12	12±	Vacant.
Western Hills	HRO-3 ³	297 acres	0	73	Hilly terrain restricts development potential.
San Juan Hills	HRO-1 & HRO-2	507 lots Total	0	40	Hilly terrain restricts development potential.
Downtown Site Masonic/Old County Road	MF Res. R-4	2 acres	60	60	Potential up to 100% low/mod income. City working on requiring project mix of low-moderate and market rate.
Infill Sites ⁴	---	---	0	50	Primarily located in hilly terrain areas.
Downtown Specific Plan Northwest quadrant of El Camino & Ralston Ave.	Mixed commercial/ residential ⁵	7.6 acres	160	160	See Downtown specific plan and text.
Continental Way Below Davis Drive	E-2.2 ⁶	5.5 acres	0	99+	Potential development of 99+ assisted living units and 30 nursing care beds for the elderly pending.
Ice Rink ⁷ Old Country Rd/Cambridge	MF Res. R-4	65,600 sq.ft.	40	40	General plan and zoning ordinance provide for residential uses. See text.
825 Old County Road	R-4	35,000 sq. ft.	24	24	100% very low income.
Second Units	---	---	45	45	Projection of increased demand as a result of publicity campaign.
TOTAL			368	679-714	

¹ Maximum density in R-4 zoning classification is 30 units/acre.

² Maximum density in R-3 zoning classification is 20 units/acre.

³ Hillside Residential and Open Space Districts (HRO) apply to areas of the city with unique terrain features such as soils hazards and steep slopes. The maximum allowed densities are computed in accordance with a Slope Density Table, provided in Belmont's Zoning Ordinance.

⁴ Approximately 10 residential units are developed on infill sites per year. For the purposes of this element, 50 units are anticipated to be built during the 1990 to 1995 planning period.

⁵ High-density residential uses may be developed to a maximum floor area ratio of 1.2 with a maximum density of 30 units/acre. Combined commercial/residential uses may be developed to a maximum floor area ratio of 1.5 and a maximum density of 30 units/acre.

⁶ Executive Administrative Districts (E-2.2) allows for a skilled nursing facility as a conditional use. Permitted uses in the E-2.2 zone include administrative and professional offices, as well as warehousing. The maximum floor area ratio is .45.

⁷ The City believes this parcel will be developed as residential since adjacent commercial sites rezoned to residential have recently been purchased for residential development.

Sources: Belmont Planning and Community Development; Sedway & Associates.

Land Use Controls

City zoning ordinances and development regulations establish maximum residential densities based upon the availability of public services, traffic constraints, neighborhood character, etc. Belmont's residential zoning regulations are established to provide suitable land area for the various types of residential units needed in the city.

A comparison of Belmont's zoning regulations for both single-family and multifamily dwelling units to four cities within San Mateo County indicates that Belmont's regulations are well within the range of nearby cities in terms of minimum lot sizes, density, set backs, floor area ratios, parking, and heights. Table 16 provides a summary of Belmont's land use controls for residential development. As outlined in the table, Belmont permits residential densities from 1 to 30 units per acre. Parking requirements for single-family, multifamily, and secondary units do not present constraints to residential development. In fact, parking requirements for secondary units are less restrictive than single- and multifamily units in that Belmont's regulation allows for tandem parking in the driveway of a two-car garage.

Belmont provides a secondary unit regulation to promote more efficient use of the City's existing housing stock and to help meet the need for small rental units. The basic requirements are listed in Table 7. Minimum and maximum floor areas are as follows:

	Minimum	Maximum
Studio Unit	420 square feet	780 square feet
One-Bedroom Unit	600 square feet	780 square feet
Two-Bedroom Unit	780 square feet	850 square feet

Secondary units require the approval of a conditional use permit by the Planning Commission. The Commission applies the same procedural and substantive requirements for all use permits, as set forth in the zoning ordinance. In addition, the Commission will consider traffic impacts, utility capacity, public facilities capacity, and other potential impacts of the secondary unit. The City has approved almost all of the secondary unit applications submitted since the ordinance was adopted in 1984. The low number of applications can be attributed primarily to the lack of information about the program, rather than the ordinance's restrictiveness. This presumption is substantiated by the fact that illegal secondary units, discovered during resales, mostly meet the ordinance's requirements. The need for program publicity is addressed in the Element's program section.

Emergency shelters and transitional housing are permitted in all residential zones as a conditional use. Shelters would fall under one of the following conditional uses for each residential zone, as outlined in Table 16: public and philanthropic uses (R-1, R-2, R-3); lodging, boarding, or rooming houses (R-4); or private clubs or lodges (R-4). A conditional use permit requires a

public hearing as well as approval by the Planning Commission. The procedural and substantive requirements for obtaining a conditional use permit for an emergency shelter are no more restrictive than conditions for other uses. These conditions are provided in Appendix D.

Building Codes

The City of Belmont's building codes do not function as a constraint to residential development. In January 1990, the City of Belmont adopted the 1988 Uniform Building Code, Uniform Mechanical Code, Uniform Plumbing Code, Uniform Administrative Code, Uniform Housing Code, Uniform Code for the Abatement of Dangerous Buildings, and the 1987 National Electric Code, with minor amendments. A review of the amendments indicates that local amendments to the Uniform Building Code are primarily designed to ensure safety in building within the constraints of Belmont's unique topographical and geological conditions, such as hilly terrain and land in proximity to the Bay. Belmont uses a two-phase approach to building code enforcement: (a) review building applications to ensure that development plans comply with local regulations; and (b) conduct field inspections to ensure compliance during construction. This enforcement procedure is not unduly burdensome for residential developers.

On- and Off-Site Improvement Requirements

Most of the vacant sites available for low- to moderate-income housing development, as outlined in Table 15, are located on improved streets, with water and sewer connections currently in place. The Downtown Specific Plan indicates that no unusual on- or off-site improvements are required for developing downtown residential parcels, including the sites targeted for low- and moderate-income housing.

The San Juan Plan includes a provision allowing for the construction of narrower streets in the San Juan area compared to Belmont's standard width street. This relaxation of off-site improvements will assist developers' efforts to control the high costs associated with hillside development. In addition, the City of Belmont is currently pursuing state and federal funding sources (e.g., Measure A, Caltrans, PUC, Federal Gas Tax, etc.) to pay for off-site improvements in the undeveloped areas.

Development Fees

Development fees are an important source of city revenue to off-set the cost of providing public services for residential developments. In response to the severe taxing constraints imposed on cities by Proposition 13, many cities in California have significantly increased their development fees. Although fees are a critical source of revenue, exorbitant fees could substantially increase the cost of residential development. Increased development costs, passed on to the consumer, further exacerbates the region's housing affordability problem.

Table 16
City of Belmont—Summary of Residential Zoning Designations

Residential Type	Single-Family	Duplex	Multifamily (Garden Apts.)	Multifamily (Medium Density)	Single-Family (Hillside Development)	Secondary Dwelling Units ⁵
Designation(s)	R-1	R-2	R-3	R-4	HRO	Allowed in R-1
Minimum Site Area	5,000-43,500 sq. ft.	6,000 sq. ft.	6,000 sq. ft. ²	6,000 sq. ft. ³	10,000 sq. ft. to 3 acres	5,000 sq. ft.
Floor Area Minimum Maximum	1,200 sq. ft. 3,500-4,500 sq. ft.	N/A FAR=.6	N/A FAR=.85	N/A FAR=1.4	1,200 sq. ft. 3500-4500 sq. ft.	420-780 sq. ft. 780-850 sq. ft.
Maximum Height	28 feet	35 feet or 2 stories	35 feet or 2 stories	50 feet	28 feet	28 feet
Minimum Depth Front Yard Back Yard	15-25 feet 15-30 feet	15-25 feet 15-30 feet	15 feet 15-25 feet	15 feet 15-25 feet	15 feet 15 feet	15-25 feet 15-30 feet
Maximum Units/Acre	8.7	14.5	20	30	4.3	N/A
Parking Requirements	2 garage spaces per dwelling unit.	1 garage space per dwelling unit, plus 1 paved open parking space or garage for each dwelling unit.	See R-2 and Density Bonus Program	See R-2 and Density Bonus Program	2 garage spaces per dwelling unit.	A single-family detached unit with a 1-bedroom 2nd unit requires 3 parking spaces; a 2-bedroom 2nd unit requires 4 spaces, 2 of which must be covered; 1 space may be permitted in tandem in the driveway of a 2- car garage if specific standards are met.
Conditional Uses ¹	Public and private philanthropic institutions; nursing homes, con- valescent homes or rest homes accommodating not more than 5 people.	See R-1 uses.	See R-1 uses; homes for the ambulatory aged and retirement homes; hospital or sanitarium.	See R-3 uses; lodging, board- ing or rooming houses; private clubs or lodges; and fraternity/ sorority houses	Townhomes	

¹ This list is not inclusive of all conditional uses permitted. See Belmont zoning ordinance for full list.

² Minimum lot area per dwelling unit is 1,950 sq. ft. plus 250 sq. ft. for each bedroom.

³ Minimum lot area per dwelling unit is 1,450 sq. ft. plus 125 sq. ft. for each additional bedroom in excess of one.

⁴ Minimum lot area per dwelling unit is 1,000 sq. ft. plus 100 sq. ft. for each bedroom.

⁵ Belmont allows for attached secondary dwelling units only.

In creating a development fee structure, the City of Belmont carefully balanced the need to offset the cost of public services with a level of fees that do not inhibit residential development. Development fees vary widely within San Mateo County, from \$3,000 to \$10,000 per single-family home. Belmont's development fees fall in the middle of the range of fees for the cities of San Bruno and Daly City, as indicated in Appendix A. Belmont's fees are based on an average 3,000-square-foot single-family unit. Based upon the fee schedule effective September 1990, total fees average \$4,910 for a single-family detached home on an existing lot in Belmont. In recognition of the impact of fees on the ultimate cost of housing, the city passed Resolution 6578 on June 28, 1990, to mitigate the impact of fees on affordable housing developments. This resolution allows the Director of Planning and Community Development to waive fees for nonprofit developers. Fran Wagstaff, Executive Director of the Mid-Peninsula Housing Coalition, lauds the fee waiver as "the equivalent of a direct subsidy" for affordable housing.

Permit Processing Procedures

In the City of Belmont, the time necessary for obtaining approvals varies widely depending on the complexity of the project. On average, new subdivisions require a maximum of six months for development approvals and map filing. This time period is significantly reduced for single-family homes on existing lots, which require 6 to 8 weeks for approvals.

Relative to other cities in the County, Belmont provides permits and approvals quite expeditiously. For example, Belmont acts upon tentative subdivision applications for minor subdivisions within three months, in comparison to five months in neighboring cities. Final maps require only one month, in contrast to five months elsewhere in the County. Belmont completes plan checks and building permits within four to six weeks, in comparison to four months for other cities in San Mateo County.

Growth Management

The Citizens' Initiative for Orderly Growth, Measure A (Ordinance No. 654), was adopted by vote of the City of Belmont electorate on July 17, 1979. This ordinance was adopted to enable the City to more efficiently provide adequate service levels to new and existing residential developments by establishing an annual maximum of 56 units. The ordinance expired on December 31, 1990.

The growth management program has operated as a constraint on the production of multifamily housing. The annual cap of 56 units inhibited the ability of larger projects to secure financing by protracting the permit process. This functioned as a bias against multifamily developments. Although the City approved 195 multifamily units under the growth management plan, only 34 have been constructed from 1980 to 1989. During the last decade, the cap operated as a constraint to single-family housing development only during 1980 and 1981. Pent-up demand, however, was satisfied in 1982 when building permit requests fell below the permitted annual

maximum. Production during the past decade has been significantly below the 56 unit maximum. In 1989 and 1990, permit requests exceeded the 56 unit limit. The Council responded by anticipating this demand and negotiating with the largest project developer to spread the requests over three years. This strategy had no material effect on the ability to obtain building permits for infill lots.

Infrastructure

The lack of infrastructure or additional capacity for water distribution lines, wastewater treatment and traffic capacity, has been a major constraint to residential development in many Bay Area communities. Belmont's Public Services Department, responsible for sewer, streets and storm drainages, projects that the City's existing infrastructure and future capacity will be sufficient for additional residential development. The City can purchase additional capacity for increased demand on the sewer collection system. Other infrastructure requirements associated with residential projects would be purchased by the developers. Currently, the most strained infrastructure system is the City's roads and water capacity.

Plans for the City's three main planning areas—downtown, San Juan Hills, and Western Hills—have all been revised in the past few years. The San Juan Hills and Western Hills Areas Plans lowered the intensity of residential development and the Downtown Plan provided incentives for residential development while lowering commercial development potential. The intention of these plans was to avoid unacceptable levels of service for traffic circulation. Substandard roadways and intersections at low levels of service create limits to higher-density developments in these areas.

The Belmont County Water District is responsible for distributing water allocated to Belmont by the San Francisco Water Department (Hetch Hetchy Reservoir source), the City's only source of supply. Due to the drought, the District has been rationed by the San Francisco Water Department since 1986. The Water District recently assessed its capacity to provide for anticipated demand on water supply, storage, and distribution facilities associated with future development in the San Juan Hills, Western Hills, and Downtown areas. The District's analysis, included in the adopted area plans, indicates that there is currently adequate water supply to meet projected demand at build-out of these planning areas. The San Juan Hills and Western Hills areas may require extensions of water mains and connector lines into currently undeveloped areas. Property owners would most likely be required to finance installation of these improvements.

Although the Water District can currently provide for existing and projected future water demand to accommodate residential development, the supply may be constrained in the future due to a continuing drought and allocation policy changes imposed by the San Francisco Water Department. However, the Belmont County Water District has established a policy to continue providing water hook-ups even during decreasing water allocations. Thus, reduced water allocations will reduce the average allocation per resident, rather than function as a constraint to residential development.

NON-GOVERNMENTAL CONSTRAINTS

Land Availability and Housing Prices

As previously discussed, there is very little land available for residential development in Belmont. The City is essentially built out with the exception of a few randomly distributed infill and steep lots in the San Juan Hills and Western Hills areas. The scarcity of level and developable land is one of the primary constraints to providing additional affordable housing.

In addition, the price of housing has been rising at a much greater rate than income, thereby decreasing the opportunities for home ownership to a growing percentage of the public. As discussed in the section of the housing element addressing affordability, the City has experienced rapid increases in the costs of housing, as well as fees charged for services by the private and public sectors.

National policies affecting interest rates, wage and material costs, and the availability of subsidies are cost factors which are little influenced by local policies or desires. Further, San Mateo County has desirable natural attributes and community amenities which exacerbate the pressures of housing and land appreciation.

The Cost of Land

Land cost is the second most significant constraint to development of affordable housing and the greatest of all housing development costs. In 1990, the average singly-family lots in Belmont sold for approximately \$150,000 to \$250,000 per unit. Lots zoned for multifamily residential development sold for approximately \$70,000 to \$85,000 per unit. This phenomenon has particularly onerous implications for the development of rental housing, as renters are generally the least able to afford more costly housing. On a per-unit basis, developers of for-sale projects such as townhomes or condominiums, can generally afford to pay much higher land prices than apartment developers. As such, many of the remaining parcels zoned for multifamily uses are being marketed at prices that are out of reach for the developer of rental property. This factor has two negative impacts on the availability of housing. First, there are likely to be fewer market-rate apartments brought on-line in the next several years. Second, to the extent that the multifamily land is developed with for-sale projects, the developer may find it more marketable to reduce the overall project density in exchange for higher unit prices. Thus, the overall density is likely to be less than that associated with an apartment project.

Construction Costs

Increasing construction costs also constrain opportunities for developing affordable housing. As of October 1990, the construction costs range between \$80 to \$100 per square foot for a standard quality stick-built single-family residence. Multifamily residential construction costs are less, approximately \$65 to \$85 per square foot. In contrast, construction costs for factory-built single-

family homes is approximately \$36 per square foot. Factory-built housing offers an excellent opportunity for developing affordable single-family homes for first-time homebuyers.

Construction costs can be higher when development constraints such as geologic or environmental hazards are present. A significant portion of Belmont's residentially-zoned areas are located on steep, hilly terrain. Development on hillsides or in geologically unstable areas can require costly land alteration or structural engineering.

Availability of Financing

The Community Reinvestment Act (CRA) was enacted by Congress in 1977 to encourage reinvestment in lower income and minority neighborhoods. The purpose of the CRA is help prevent discrimination in mortgage lending due to race, income, age of housing stock, neighborhood characteristics and other socio-economic factors. With the passage of the CRA, Congress also enacted the Home Mortgage Disclosure Act (HMDA) that requires regulated financial institutions to disclose the number, amount and location of residential loans originated. In 1990, the Federal Financial Institutions Examination Council approved a new format for HMDA statements, requiring financial institutions to disclose application data on the race or national origin, gender and income of loan applicants. The application data provide critical information to determine whether lending discrimination exists within a particular neighborhood or community. The first HMDA report with application data will not be available until late 1991 or early 1992.

An analysis of HMDA data from four of the five regulated financial institutions located in the City of Belmont indicate that lending activity is not evenly dispersed among the five neighborhoods. Aggregate lending data culled over a five year period (1985-1989) suggest that the neighborhoods with the highest proportion of low-income households (East Belmont, Sterling Downs and Homeview) have received the lowest number of home purchase loans per housing unit. Although approximately 12 percent of Belmont's single-family (including duplex) housing stock is located in these neighborhoods, only 9 percent of the home purchase loans originated in Belmont from 1985 to 1989 were for housing units in the East Belmont, Sterling Downs and Homeview neighborhoods. In contrast, the Western Hills, Carlmont and Hallmark neighborhoods received a greater proportion of home purchase loans relative to the housing stock. Approximately 14 percent of the city's single family housing stock is located in these neighborhoods, however, the area received approximately 19 percent of the loans originated in Belmont between 1985 and 1990. These data are provided in Table 17.

Table 17
Total Home Purchase Loans Originated In
Belmont by Savings & Loans and Banks
with Belmont Branches
1985-1989

Year	Neighborhoods					
	Total in Belmont	E. Belmont Sterling Downs Homeview	Country Club Central	Cipriani The Plateau Skymont	Hallmark Western Hills Carlmont	Sunny Slope Chula Vista
1985						
Number of Loans	16	1	2	9	3	1
Principal Amount (Thousands)	\$1,593	\$56	\$283	\$794	\$210	\$250
1986						
Number of Loans	196	25	71	56	28	16
Principal Amount (Thousands)	\$30,019	\$3,391	\$10,672	\$8,442	\$5,159	\$2,355
1987						
Number of Loans	151	10	47	46	36	12
Principal Amount (Thousands)	\$26,877	\$1,357	\$7,660	\$9,004	\$6,861	\$1,995
1988						
Number of Loans	116	8	34	38	27	9
Principal Amount (Thousands)	\$26,875	\$1,493	\$7,514	\$8,970	\$6,584	\$2,314
1989						
Number of Loans	91	3	31	30	21	6
Principal Amount (Thousands)	\$24,708	\$644	\$7,901	\$7,958	\$6,287	\$1,918
Total						
# of Single-Family Units (1980)	6,234	728	1,857	1,992	894	769
Number of Low-Income HH (1980)	407	161	77	49	75	45
Number of Loans	507	45	164	161	98	39
Principal Amount (Thousands)	\$110,07	\$6,941	\$34,03	\$35,168	\$25,101	\$8,832
Number of Sales	264	23	73	96	44	28
Percent of Total						
# of Single-Family Housing Units (1980)	100%	12%	30%	32%	14%	12%
Number of Low-Income HH (1980)	100%	40%	19%	12%	18%	11%
Number of Loans	100%	8.9%	32.3%	31.8%	19.3%	7.7%
Principal Amount (Thousands)	100%	6.3%	30.9%	31.9%	22.8%	8.0%
Number of Sales	100%	8.7%	27.7%	36.4%	16.7%	10.6%

Sources: Sedway & Associates; 1980 U.S. Census; San Mateo Board of Realtors; Homefed; Security Pacific Bank; Wells Fargo Bank; Bank of America; and Glendale Federal Bank.

Although the data presented above appear to suggest the incidence of lending inequity based on household income characteristics, this conclusion can not be deduced from the available statistics. There could be a number of factors influencing the distribution of loans including low sales activity in lower-income neighborhoods that are predominantly renter-occupied. An accurate assessment of potential lending discrimination can only be produced by analyzing the new HMDA data which includes application statistics. This analysis will be conducted in the next housing element update.

Energy Costs

Energy costs also affect housing affordability. Average household energy expenditures in San Mateo County have increased significantly during the past ten years. This increase is especially difficult for low-income residents whose household energy expenditures currently consume up to 20 percent of their gross income. In contrast, moderate- and high-income residents only spend two to five percent of their gross income on energy.¹ The potential is great for reducing essential consumption of conventional energy sources in San Mateo County. A building designed to be energy efficient will use only one-third to one-fifth as much overall energy per square foot as a typical existing building of the same design. Using a combination of conservation and solar technologies, the energy used can be reduced by 90 percent or more.²

Environmental Constraints

Environmental factors such as topography, soils, general geologic conditions, and endangered species are constraints to development in the City. For example, the vacant land area east of Highway 101 is open marsh area. These lands are subject to flooding with high tides and also face the possibility of personal and property damage resulting from soil liquefaction in the event of an earthquake. Mixed-use development in the adjacent area has been designed and constructed to prevent disturbance to bird and other wildlife habitats along the O'Neill and Belmont sloughs and to respond well during earthquake ground accelerations resulting in high land preparation costs.

The lands in the western portion of the City are very steep, with areas of unstable soils. These areas have been subject to erosion and landslides, with resulting damage to private property and public facilities, especially roads and utilities. All new development plans require investigations by both soils engineers and engineering geologists.

¹California Energy Commission, Energy Tomorrow: Challenges and Opportunities for California, 1981.

²Solar Energy Research Institute, Report on Building a Sustainable Future, April 1981, Volume 1.

In addition, the San Andreas fault is approximately one mile from Belmont's western boundary. An earthquake centered along this active fault could occur at any time, and would be expected to cause significant damage and destruction throughout the City. Such an event could precipitate landslides of unstable soils on hillsides, structural damage to buildings and roadways by shaking and shifting of the ground, fires due to structure and utility damage, liquefaction of water-saturated soils in bayside areas, flooding from the Bay, breaking of utility lines, and interruption of regular and emergency public services. The eastern part of the City is the most susceptible to severe shaking and liquefaction.

As outlined above, the primary constraints to residential development are associated with environmental issues and market forces rather than the regulatory environment. Although the City of Belmont has no influence over the constraints imposed by the private market, specific actions available to mitigate the impact of these constraints are provided in the program section of the Element.

V. HOUSING NEEDS

This section identifies Belmont's need for housing based on regional demand factors, current affordability levels, termination of existing subsidized units, and special needs of underserved populations. The purpose of assessing these issues is to determine the direction of Belmont's housing policies and programs.

ABAG REGIONAL HOUSING NEEDS DETERMINATIONS

While State law mandates that local communities satisfy their housing demand (the total number of units needed to house the population), they must also seek to meet a share of the housing need of persons of all income levels within the area significantly affected by a jurisdiction's general plan. State legislation enacted in 1980 requires the Association of Bay Area Governments (ABAG) to determine regional and local housing needs in the Bay Area for persons of all income levels. According to ABAG, State law also requires local jurisdictions to make a sustained and serious attempt to meet the housing needs determinations identified by ABAG. ABAG's determinations are based on market demand for housing, employment opportunities, land availability, commuting patterns, type and tenure of housing and the provision of a housing vacancy rate of 4.5 percent. The most recent determinations were prepared and published by ABAG in the "Housing Needs Determinations, San Francisco Bay Region", January 1989.

Governmental Code Section 65584(c) gives all cities and counties 90 days to review and revise the determinations contained in the ABAG housing determinations report. The 1989 report was accepted by the City of Belmont.

Housing element updates, including the development or modification of existing housing programs, should consider the regional housing shares. As indicated in Table 18, for the 1988 to 1995 period, ABAG's housing needs determinations for the City of Belmont call for the production of 718 units, of which 122 should be affordable to very-low income households, 115 should be affordable to low-income households, 144 units should be affordable to the moderate-income household and 337 should be for the above-moderate income household.

ABAG's total projected need for the City of Belmont is a sum of three types of needs: the 1988 to 1990 existing need (394 units); the 1990 to 1995 projected need (124 units); and the alternative zoning projected need (200 units). The existing need is based on the number of units required to allow for a 4.5 percent vacancy rate. The five year projected housing need is based on the number of additional housing units needed to accommodate the projected regional growth in households. Finally, the alternative zoning projected need is based on a job/housing imbalance and applies only to communities adding substantially more jobs than employed residents.

TABLE 18
TOTAL PROJECTED HOUSING NEEDS
CITY OF BELMONT
1988 - 1995

<u>Household Income Group</u>	<u>Total Units</u>	<u>Units/Year</u>	<u>Distribution</u>
Very Low	122	17	17 %
Low	115	16	16 %
Moderate	144	21	20 %
Above Moderate	<u>337</u>	<u>48</u>	<u>47 %</u>
Total	718	102	100 %

Source: ABAG's "Housing Needs Determinations," 1989.

During the period 1988 to 1990, 140 units were built in the City of Belmont, of which 14 were affordable to very-low- and low-income households. Thus, Belmont's remaining regional share for the 1990 to 1995 period is 578 units, or 116 annually. According to ABAG, Belmont's regional share of housing to meet the needs of very-low-, low-, and moderate-income households is 367 units during 1990 to 1995.

HOUSING COSTS AND ABILITY TO PAY

According to State law, a household that pays more than 25 percent of its gross income for housing is "overpaying" for housing. (The federal standard is 30 percent.) In 1980, there were 2,502 lower-income households in Belmont, representing 26 percent of the City's household population. Approximately 71 percent of the lower-income households were overpaying for their housing, or 1,782 households. Renters represented 81 percent of the overpaying population. Assuming the same percentages, approximately 1,874 lower-income households are currently overpaying for housing, of which 1,518 are renters.

The "Prices and Rent Levels" section of this housing element analyzes housing cost trends for Belmont. As noted, median advertised rents in the Bay Area increased at an average annual rate of 6.7 percent between 1980 and 1989, compared to a 5.2 percent average annual CPI increase. While rent increases were less than the CPI during the second half of the 1980s, rents are projected to rise at a faster pace in the 1990s.³

Assuming households pay 30 percent of their income toward housing costs, Belmont's very low-income renters can afford to pay a maximum of \$581 per month, while low-income renters can afford to pay \$511 to \$804 per month (see Table 19). As noted earlier, the 164 below-market

³Ken Rosen, Chair of the Center for Real Estate at the University of California, Berkeley.

Table 19
Housing Affordability Analysis
Belmont, 1990

		Household Population		Monthly Housing Payments					
Income Range ^a	Income Classification ^b	Number	Percent ^c	Max. Total Housing Pmts. ^d	Insurance ^e	Property Tax ^f	Mortgage Payments	Loan Amount ^g	Max. House Price ^h
Less than \$23,250	Very Low	1,218	12%	\$0-\$581	\$24	\$60	\$498	\$56,738	\$70,922
\$23,251-\$32,150	Low	1,523	15%	\$581-\$804	\$33	\$83	\$689	\$78,457	\$98,071
\$32,151-\$49,250	Moderate	1,929	19%	\$804-\$1,231	\$50	\$126	\$1,055	\$120,187	\$150,234
\$49,251+	Above Moderate	5,481	54%						
		10,151	100%						

^a Income ranges based on San Mateo County median income: \$41,050 for a three-person household, per HUD, February 1990.

^b Income classifications based on HUD and State HCD standards, generally follow the guidelines below. However, income limits are adjusted further where housing costs are unusually high in relation to incomes. Very Low = less than 50% of the median income; low-income = 51% to 80% of the median; moderate-income = 81% to 120% of the median; above-moderate = more than 120% of the median.

^c Household distribution for Belmont per ABAG's "Housing Needs Determinations," January 1989.

^d The maximum monthly housing payment is calculated as 30 percent of income per HUD standard.

^e Insurance cost is based on .5 percent of the loan amount.

^f Property tax is based on 1.01 percent of the house price.

^g Loan amount is based on a 30-year fixed rate loan at a 10 percent interest rate.

^h House price assumes to loan to value ratio is 80 percent.

Source: Sedway & Associates.

rate units at Bonnie Brae Terrace, a subsidized senior apartment project, range from \$264 to \$458. This is considered affordable only to very-low-income households. However, there is currently a 90-120 day waiting list. Current market rents in Belmont's older neighborhoods range from \$600 to \$775 per month for a one-bedroom unit and \$700 to \$900 per month for a two-bedroom apartment; thus, it is likely that many lower-income households are overpaying for their dwelling units.

The prices of owner-occupied dwellings also outpaced the CPI and income gains during the 1980s. Between 1985 and 1989, Bay Area home prices increased nearly 80 percent, while household incomes rose only six percent. Price increases for owner-occupied homes are projected to become more gradual during the 1990s.

The average price of an owner-occupied home in Belmont is affordable only to households in the above-moderate income category. The average-priced home, costing \$407,000, would require an annual income of approximately \$137,154, assuming total housing cost is 25 percent of income.⁴ Based on conversations with local brokers, the least costly two bedroom owner-occupied homes on the market sell for about \$250,000 to \$300,000. Townhomes at the Farallon at Island Park are currently selling for \$285,365 to \$430,000. The lower-priced homes and townhomes are also only affordable to households in the above-moderate income category (see Table 20).

Furthermore, as shown in Table 20, many Belmont public employees cannot afford to live in Belmont. For example, a day-care teacher for the City of Belmont, who earns \$18,346 annually, can only afford to pay \$382 per month for housing, and a Belmont teacher can afford to pay \$526 per month. Yet, the average rent for a one-bedroom unit is approximately \$600 to \$700 per month. A Belmont firefighter with a gross income of nearly \$50,000 can afford to pay only \$987 per month for housing or purchase a home for \$141,000. The average home price in Belmont is approximately \$407,000.

TERMINATION OF FEDERAL HOUSING SUBSIDIES

Approximately 117,000 Federally-subsidized low-income rental housing units in California are in jeopardy of changing from affordable to market rate, due to private owners' option to prepay their 40-year contracts and/or terminate subsidies and rent restrictions with HUD⁵. As illustrated in Table 21, 60 Section 8 contracts at the Bonnie Brae Terrace are the only subsidies subject to termination during the five-year planning period. All of the units at Bonnie Brae Terrace are for the elderly. There are no additional units subsidized through state or local programs that are at risk during the coming decade.

⁴ Assumes 30-year fixed-rate mortgage at 10 percent interest and a 20 percent downpayment.

⁵ California Housing Partnership Corporation, February 1990.

TABLE 20
HOUSING AFFORDABILITY FOR BELMONT EMPLOYEES

Profession	Salary ^a	Max. Total of Monthly Payments ^b	Monthly Insurance ^c	Monthly Property Tax ^d	Max. Monthly Mortgage Pmts	Loan Amount ^e	House Price ^f
Day Care Teacher	\$18,346	\$459	\$19	\$47	\$393	\$44,771	\$55,963
General Office Assistant	\$22,188	\$555	\$23	\$57	\$475	\$54,156	\$67,683
Teacher ^g	\$25,265	\$632	\$26	\$65	\$541	\$61,655	\$77,069
Police Officer	\$37,404	\$935	\$38	\$96	\$801	\$91,279	\$114,098
Firefighter	\$47,388	\$1,185	\$48	\$122	\$1,015	\$115,643	\$144,554

^a All salaries, except for Teacher, are based on the City of Belmont 1990-91 Compensation Schedule Salary Range C.

^b The maximum monthly housing payment is calculated as 30 percent of income per HUD standard.

^c Insurance cost is based on .5 percent of the loan amount.

^d Property tax is based on 1.01 percent of the home price.

^e Loan amount is based on a 30-year fixed-rate loan at a 10 percent interest rate.

^f House price assumes the loan to value ratio is 80 percent.

^g Teacher salary is based on 1989-90 Belmont School District Standard Salary Schedule. Assumes teacher is Class A, Step 3.

Sources: City of Belmont; Belmont School District; Sedway & Associates.

TABLE 21
INVENTORY OF LOW INCOME RENTAL UNITS
SUBJECT TO TERMINATION OF FEDERAL MORTGAGE AND/OR RENT SUBSIDIES
BY THE YEAR 2008

Project Name Location	Owner Name	FHA Project # Section of Act Owner/Tenant Type	Loan Amount	Section 8 Contract # Program/Finance Type Section 8 Type	Total Units Total Elderly		Earliest Date of Subsidy Termination*	
					FHA	Sec. 8	FHA	Sec. 8
Bonnie Brae Terrace 2400 Calmont Dr. Belmont, CA 94002	Lesley Foundation 700 Laurel Ave. San Mateo, CA 94401	12144807 236(J)(L)/202 NP WAH	\$2,952,700	CA39M000280	164	10	9/12	11/91
				EXISTING	164	10	(+0)	(+0)
				LMSA				
				November 26, 1986				
				CA39M000297	164	20	9/12	7/92
				EXISTING	164	20	(+0)	(+0)
				LMSA				
				August 25, 1987				
				CA39M000280	164	30	9/12	7/93
				EXISTING	164	30	(+0)	(+10)
				LMSA				
				July 29, 1988				
Total Units					164	60		
Total Elderly Units					164	60		

* Based on project status 3/90. Numbers in parentheses indicate years of subsidy still remaining at earliest date of termination.

Source: California Coalition for Rural Housing Project; Sedway & Associates 3/90.

In 1987, the potential loss of Federally-subsidized rental housing was temporarily addressed by Congress through the enactment of the Emergency Low Income Housing Preservation Act. This Act precludes owner prepayment of their mortgages pending the adoption of permanent legislation, unless an owner can demonstrate that the community does not need affordable housing. To date, no property owner in California has been able to substantiate this claim.

In the interim, HUD requires property owners interested in modifying the regulatory agreement with HUD to submit a document entitled a "Plan of Action." Property owners should use the Plan to outline proposed modifications to the statutory contract and demonstrate how the affordability of these units will be preserved. Preliminary indications from the negotiations on the first Plans of Action suggest that the Federal approach is not to approve prepayment but rather to provide owners with additional incentives to increase their return on the project.

The owner of Bonnie Brae Terrace, The Lesley Foundation, has indicated an interest in maintaining the rental units as affordable. They have completed a request to have the Section 8 contracts extended beyond the current termination dates listed on Table 21. Congress is currently reissuing contracts in five-year increments. Thus, it is likely that The Lesley Foundation's Section 8 contracts will be extended for an additional five years.

Currently, the Lesley Foundation receives \$10,534 per month from HUD for the 60 Section 8 contracts.

The preservation cost for these affordable units would be approximately \$126,408 per year. Although the owners are hopeful that the contracts will be extended, the City should be prepared to consider alternative financing arrangements to preserve the units for low-income residents. A breakdown of HUD's current contributions is listed in Table 22:

TABLE 22
HUD'S CURRENT CONTRIBUTION TO THE BONNIE BRAE TERRACE

<u>Number of Units</u>	<u>HUD Contribution</u>	<u>Earliest Date of Termination</u>
10	\$2,000/month	September 31, 1991
20	\$3,434/month	July 31, 1992
30	\$5,100/month	July 31, 1993 (+ 10 years)

Source: Lesley Foundation

SPECIAL HOUSING NEEDS

Within every community there are specific population groups which have specialized housing needs. This section of the housing element discusses the special housing needs of the elderly, disabled, homeless, female-headed households, large families and farmworkers living in Belmont. The Table 23 below highlights the special needs in Belmont.

TABLE 23
SPECIAL NEEDS GROUPS IN BELMONT
1990

	<u>Number</u>	<u>Percent</u>	<u>Percent of:</u>
Persons 65 years or older	2,419	10%	Total Population
Persons 16+ with a Public Transportation Disability	432	2%	Total Pop. Age 16+
Female-Headed Family Households	2,455	25%	Total Households
Households with 5+ Persons	1,015	10%	Total Households
Agriculture/Mining Jobs	25	1%	Total Jobs

Sources: 1980 Census; ABAG; Sedway & Associates.

Elderly

Belmont has historically had a lower percentage of seniors than the County as a whole. In 1980, 8.0 percent of the City's total population was over 65, compared to 10.4 percent of San Mateo County's population. In 1980, there were 1,970 persons 65 years or older living in the City. The County's elderly population has increased 22.8 percent in the last decade. Assuming the same percentage increase for the City, the current elderly population in Belmont is approximately 2,419, or 9.6 percent of the total population.

In 1980, 13 percent of the elderly population lived with other relatives or non-relatives, 17 percent lived alone, 22 percent lived with a spouse and 9 percent lived in group quarters. Approximately three percent of Belmont's senior population had incomes below the poverty line.

The elderly have a variety of housing needs, depending on their health and income level. The five major types of elderly housing are: skilled nursing homes, congregate care homes, board and care homes, shared housing, and below market rate elderly apartment units. Of course, a number of seniors live in their own homes with family members or in market rate apartments.

Belmont has two skilled nursing home with 33 and 59 beds, respectively. These facilities are frequently full, and new patients are often referred to one of the 25 other nursing home facilities in the County. Neither facility in Belmont is certified by Medicare or Medi-Cal. Marriott has

proposed a senior project, Brighton Gardens, with 99 assisted living units and 30 nursing care beds. The status of the project is uncertain at this time.

There is currently only one board and care home in the City, with a total capacity of five residents. According to a survey by San Mateo County Department of Health Long Term Division Care, there were no vacancies in the home as of May 1990.

According to a report published by the Senior Coordinating Council of the Palo Alto Area (SCC), the Bonnie Brae Terrace is the only subsidized apartment complex for moderate- and low-income seniors in Belmont. Rents at Bonnie Brae range from \$264 for a studio to \$458 for a one-bedroom plus \$203 per month flat fee for meals. Typically there is a waiting list of three to four months for a studio apartment and one year for a one-bedroom apartment. There is a strong need for additional subsidized elderly apartments, especially in San Mateo County where the average median rent for a two-bedroom apartment is \$805, one of the highest in the Bay Area. Furthermore, based on the SCC report, there are no congregate care facilities or life care facilities in Belmont.

One of the most cost-effective public programs providing affordable housing to seniors is the Human Investment Project (HIP). HIP is a shared housing program in San Mateo County which has been very successful. The City of Belmont contributed \$15,000 to HIP for the fiscal year 1989. The \$15,000 funding level was expected to provide approximately 15 to 20 home-provider and home-seeker matches. In fact, during the last year 60 Belmont residents were successfully assisted in finding homesharing partners, which translates to a total city expenditure of \$250 per person assisted for long-term affordable housing. Of the Belmont residents assisted by this program during the fourth quarter of 1989, 63 percent were low income, and 17 percent were over 60 years of age. Although exact statistics were not available, the director of HIP thought that a majority of the elderly were also female-headed households. The rents range from approximately \$350 to \$550 per month. Often senior homeowners can exchange room and board for help around the house, which enables them to remain in their own homes.

Although the elderly population has been increasing in Belmont, there is very little housing available for the elderly. Based on the extraordinary demand for units in subsidized rental projects in the City and County and conversations with service providers at HIP, Belmont would greatly benefit from additional low-cost independent senior housing.

Disabled

Disabled persons often need specially designed units with easy access, special features and affordable payments. According to the 1980 Census, 420 persons, or approximately two percent of Belmont's population over the age of 16, had a disability which prevented them from using public transportation. Sixty-two percent of Belmont's disabled population were elderly. Applying these statistics to current population levels, Belmont has approximately 432 residents with a transportation disability, of which 268 are elderly.

While the exact nature of housing needs for the disabled can vary dramatically, in general they have the same or greater need for affordable housing. In addition, wide doorways, special parking areas, ramps and curb cuts are of particular importance to the physically disabled. Other desirable features for the disabled include single-story, ground floor units with security features and proximity to public transportation.

The City of Belmont helped to provide six housing units for the disabled with \$233,000 from the Belmont Redevelopment Agency's low- and moderate-income housing fund. In addition, HIP estimates that two disabled households were recently assisted in the shared housing program. One difficulty in placing the disabled in shared housing is that frequently modifications must be made to the home.

The Center for Independence of the Disabled (CID) Housing Accessibility Modification Program provides funds and assistance to retrofit homes, with ramps, banisters and bathroom safety features. They currently have approximately 750 clients which have participated in the program, of which 28 are Belmont residents. Clients must qualify as low- to moderate-income households under the State guidelines.

According to the Golden Gate Regional Center, and CID, there are very few housing options for the disabled in San Mateo County. CID receives approximately 12 calls per day from individuals seeking housing in the Bay Area. Due to the lack of housing options, CID currently refers people to the shared housing program run by HIP. Furthermore, there is a waiting list of approximately four years for Section 8 certificates and most subsidized projects in the County have extremely long waiting lists.

The Association for Retarded Citizens (ARC) has three houses in San Mateo County, accommodating 22 developmentally disabled individuals. There are currently no ARC houses in Belmont. Residents of these houses must be able to care for themselves and are allowed to stay for up to five years. There are very few vacancies in these homes because most residents stay for five years and the number of rooms are limited. ARC receives many more requests for housing than it is able to provide.

The lack of affordable housing is one of the greatest obstacles to housing the disabled. Many disabled individuals are unable to work and must rely on the income provided by Social Security Insurance (SSI). For this reason, many individuals capable of taking care of themselves must live with relatives or in board and care homes. Care providers indicate that as many as 25 percent of the disabled would function better in a less restrictive environment.

Homeless

With rising housing costs and reductions in social services, the issue of homelessness has become a serious problem in the Bay Area. A 1986 report by San Mateo County found that there are approximately 5,000 to 6,000 homeless individuals in the county. A recent report published by HomeBase found that more than 1,000 families from San Mateo County were granted temporary

shelter by the AFDC Homeless Assistance Program from July 1988 to June 1989. Based on this report, six percent of the homeless families in the Bay Area are from San Mateo County, which accounts for nearly 11 percent of the Bay Area's total population.

Based on the County's population distribution and discussions with local service providers, there are approximately 198 to 237 people homeless during the course of a year in Belmont. Assuming that every homeless person is without shelter for one month of the year, the number of homeless people from Belmont would average approximately 16 to 20 people per day.

There are no shelters or services for the homeless available in Belmont. As shown on Table 24, there are three transitional shelters, one emergency shelter which operates during the winter months and one shelter for battered women in the County. The Turning Point, a transitional shelter for single adults, can accommodate approximately 20 men and 10 women per night. There is currently a three to four week waiting list at the facility. Family Crossroads, one of the two shelters for families, can accommodate ten families. At this time there are nine families on the waiting list. There were two Family Living Centers, one in Menlo Park and one in Redwood City, however, the shelter in Menlo Park recently closed due to financial difficulties. The remaining shelter can accommodate nine families, or approximately 36 individuals.

The Winter Armory, located in the City of San Mateo, is only open from December to March. The shelter has 100 beds for single men and women. Last year, 858 people stayed at the shelter; the number of Belmont residents is unavailable. One-third of those using the shelters were employed and most were homeless for the first time.

The San Mateo Women's Shelter, a nonprofit organization providing residential and social services to battered women, can accommodate 20 women and children. In 1989, 1,404 women called the shelter's crisis hot-line. Of the women who called, 39 were residents of Belmont. The Women's Shelter can accommodate two families in their second stage, or transitional housing program. They frequently have to send people to other facilities in the Bay Area; there are no other battered women's shelters in San Mateo County.

Additional housing for the homeless in Belmont is provided by the Samaritan House, a nonprofit organization. They provide emergency food, housing assistance and clothing to those individuals and families in need. Last year 360 to 400 households were assisted, of which 5 to 10 percent were Belmont residents. Through the Season of Sharing program, clients may receive financial assistance for first and last month's rent or past due rent. During the first ten months of 1990, five Belmont households were assisted, or a total of \$2,275 was spent on Belmont residents. In conjunction with the Salvation Army, the Center provides hotel vouchers to families who qualify for the program. As of October 1990, five families received housing vouchers. Generally, Belmont residents are sent to the Casa Belmont hotel. Currently, the Samaritan House receives funding from the County and several Peninsula cities. Belmont may want to consider providing funding.

TABLE 24
SHELTERS/TRANSITIONAL HOUSING
SAN MATEO COUNTY

Project Name	City	# of Beds/Rooms	Date Opened	Residents	Comments
Emergency Shelters					
Winter Armory	San Mateo	100 beds	12/87	Single Adults	Open from December to March. Served 858 people last year. One-third were employed; most were first time homeless.
Transitional Shelters					
Family Crossroads	Daly City	10 units	1/80	Families	Nine families on waiting list.
Turning Point	San Mateo	30 beds	10/89	Single Adults	20 beds for men, 10 beds for women. Usually turn away more men. Planning on reducing the number of beds for women. 3-4 week waiting list. Residents can stay up to three months.
Family Living Center	Redwood City	9 units	1987	Families	Can accommodate approximately 36 individuals per night. Turn away approximately 2-3 families per week. Currently have 10 families on waiting list.
Shelters for Battered Women					
San Mateo Women's Shelter	(a)	20 beds	1978	Battered women & children	Three percent of the calls on the hotline were from Belmont residents. Seven of the beds are for long-term (3-6 mo.) shelter. Frequently they must refer women to other shelters in the Bay Area.
(a) The locations of battered women's shelters are not available to the public as a safety measure for the residents.					
Source: Sedway & Associates, May 1990.					

As evidenced by the waiting lists at the homeless shelters throughout the County, there is a need for additional shelters. Further, as housing costs continue to rise, it can be expected that the number of homeless will increase. As previously mentioned, there are no shelters or formal programs in Belmont to assist the homeless.

Female-Headed Households

According to the 1980 Census, 2,455 households in Belmont were headed by females, or 25 percent of all households. Of these, 59 percent were single, and 18 percent, or 448 households, had children under the age of 18. Of all families with incomes below poverty level, 58 percent, or 469 families, were headed by women. Assuming the same proportions, there would be approximately 2,538 female-headed households in 1990.

There are no specific housing facilities for low-income female-headed households; however, several programs have been helpful in assisting their temporary and long-term housing needs. The County Welfare Department runs a homeless assistance program which provides motel vouchers for three to four weeks and will provide the last month's rent for homeless families eligible for AFDC grants. Rent may not exceed 80 percent of a household's grant money, thus a single mother with one child could pay up to \$448 per month for rent and a single mother with two children could pay rent up to \$555 per month. Unfortunately, many of these families become homeless again because they cannot continue paying their rent, which is frequently considerably more than 30 percent of their income. Currently, there are 76 households in Belmont receiving AFDC grants.

The shared housing program run by HIP has been instrumental in housing a number of female-headed households. Of the 35 households placed during the fourth quarter of 1989, 63 percent were identified as female-headed households. Shared housing is one of the most economically viable housing alternatives for single women, since there is a scarcity of apartments large enough to accommodate their family's needs.

Female-headed households, especially those with children, face significant difficulties finding suitable housing. Housing costs are extremely high for low- and moderate-income families and often landlords prefer renting to tenants without children. It is particularly difficult in San Mateo County because there is a limited supply of rental housing and average rents are very high.

Large Households

Households of five or more persons are considered large households. In 1980, approximately 791 occupied housing units contained five or more persons, or nearly 10 percent of all occupied housing units. Of these overcrowded households, 102 housing units (13 percent) are renter-occupied. Based on Census information there were 6,322 households with five or more rooms. This suggests that there were a sufficient number of large housing units to meet the needs of the City's large households.

The Census figures do not indicate how many of these large households actually live in the large units. There are likely many large households who cannot afford to rent or buy as much housing as they need. Assuming the same percentage of large households, there are currently 1,015 occupied housing units with five or more persons.

Overcrowding

According to the U.S. Department of Housing and Urban Development (HUD), overcrowding occurs in a home when the ratio of people to rooms exceeds 1.01. The 1980 Census indicated that 159 units were overcrowded, or 1.6 percent of all occupied housing units. In comparison, five percent of all occupied housing units in San Mateo County were overcrowded. Of the overcrowded households in 1980, 101 housing units (63.5 percent) were renter-occupied.

The number of overcrowded households is partially a reflection of the number of families and individuals (particularly renters) who are forced to form large households to reduce their housing costs. This trend is becoming more common among female-headed households with children because it is more affordable to share a house with another family than to rent a two or three bedroom apartment.

Farmworkers

Agriculture is not a significant part of Belmont's economic base. One percent of the County population is employed in agriculture. As a result, there is no need to provide housing for farmworkers in Belmont.

VI. STATUS AND EVALUATION OF EXISTING PROGRAMS

In compliance with State law, this section summarizes the City's achievements in satisfying its housing needs. The City of Belmont's previous Housing Element, adopted in 1980, described eight housing goals addressing the issues of: preserving and enhancing the quality and character of existing residential neighborhoods; promoting equal housing opportunity; preserving the diversity of type, price and tenure in the City's housing stock; promoting rehabilitation; accepting ABAG's determination of need; adhering to State Redevelopment Law; and addressing the region's housing problem. To accomplish this task, the City identified 12 policies and 13 actions in the 1980 Housing Element. Following is a summary of the City's achievements of the previous element's goals, objectives, policies and programs, an analysis of the significant differences between projected or planned goals and those achieved; and a description that briefly describes the goals, policies and programs of Belmont's 1990 Housing Element that ameliorate the deficiencies of the past ten years. A detailed evaluation of Belmont's policy and programs is provided in Appendix B.

PRODUCTION

Evaluation of Achievements: 1980-1990

Overall production goals as established by ABAG identified the need for 725 residential units to be developed between 1980 and 1990. During this period, only 319 units were built, representing 44 percent of ABAG's determination. The maximum development potential during this period was 560 units since the Growth Management Ordinance permits only 56 units per year.

During the same period, the City had delineated a policy of preserving the diversity of type, price and tenure in the City's housing stock. Belmont achieved this goal as evidenced by the extent of multi-family development. In 1980, 31 percent of Belmont's housing units were multifamily. Between 1980 and 1990, 31 percent of the housing units built were multifamily, raising the proportion of multi-family to 37.6 percent. ABAG determined that 41 percent of new construction during this period should be multi-family.

1990 Programs Addressing Deficiencies in 1980 Policies and Programs:

Belmont's 1990 Housing Element sets forth six new programs to stimulate housing production and to support efforts for the development of affordable housing. These programs include providing a fee waiver for affordable housing developments, developing an employee homeownership assistance program, participating in the County's Mortgage Credit Certificate program, pursuing state funding for the development of affordable housing, adopting a bonus density ordinance, and scheduling a developer outreach program to promote quality and affordable housing production in Belmont. The City is amending its Redevelopment Plan to

expand the financial capability of the Agency. This will increase the City's ability to subsidize production of low- and moderate-income units.

CONSERVATION AND REHABILITATION

Evaluation of Achievements 1980-1990:

The City implemented the rehabilitation goals through participation in San Mateo County's home repair and rehabilitation program. Through this program only four units were rehabilitated over the past five years. This low level activity can be attributed to a number of factors: (1) lack of publicity about the program; (2) small number of households in Belmont that qualify under the County's income guidelines; and (3) small number of housing units that require substantial rehabilitation.

Most of Belmont's housing conservation and rehabilitation investments were provided by the private sector through property owners remodeling or upgrading their own single-family homes. These renovations significantly improved the neighborhood environment and condition of the City's housing stock.

Program Modifications to Improve Effectiveness

The rehabilitation programs outlined in the Housing Element modify the 1980 Housing Element rehabilitation policy by participating in an established County program with a successful track record. Joining forces with an established program is the most cost-effective and efficient approach to assisting Belmont's households in need of housing rehabilitation.

An evaluation of the City's participation in the County's rehabilitation program indicated that lack of information about the program is one of the major barriers to assisting a greater number of households in Belmont. A targeted publicity campaign about the program should significantly improve the participation rate.

AFFORDABILITY

Evaluation of Achievements: 1980-1990

The actions undertaken by the City to "provide housing to meet the present and future needs of all economic segments of the community" can be classified into two approaches: (a) provide active and nonactive support of nonprofit service organizations' and San Mateo County programs; and (b) design policies requiring private developers to provide affordable housing. The policy-driven approach has included an inclusionary housing policy for the redevelopment area, plans for using tax-exempt financing, and a secondary dwelling unit ordinance. For the most part, these policies were not successful in actually producing low-income housing. Over the past ten years, these policies can be credited with producing only 18 affordable units, representing slightly less than 10 percent of total housing production. In contrast, ABAG determined that 53

percent of new construction in Belmont during 1980 to 1990 should be below market rate housing to satisfy their fair share of affordable units for the area.

The City of Belmont greatly benefitted from the efforts of nonprofit and County programs that assist low-income households. These programs assisted approximately 160 to 180 low-income Belmont residents in 1989, including homesharing matching services for 60 individuals, retrofitting homes for 28 disabled, providing shelter for 18-40 homeless individuals, and motel vouchers for low-income female head of households. Most of these programs are supported by federal, state or foundation grant assistance. Belmont provided \$50,000 in direct cash contributions to support these efforts.

1990 Programs Addressing Deficiencies in 1980 Policies and Programs

The 1990 Housing Element includes 15 programs and policies that support efforts to provide housing to meet the needs of all economic segments of the community. Many of the programs are structured to provide incentives for private and nonprofit housing developers to construct affordable housing. In addition, the programs include direct grant contributions to organizations currently providing emergency housing to low-income Belmont residents.

FAIR HOUSING

Evaluation of Achievements: 1980-1990:

Through San Mateo County's Community Development Block Grant (CDBG) Program, the City benefitted from services of Operation Sentinel, a non-profit fair housing program that investigates housing discrimination in the Bay Area. During the period 1985 to 1990, Operation Sentinel assisted 75 Belmont residents or homeseekers, averaging 15 per year.

In addition, the City of Belmont provided \$10,000 in 1989 to the Peninsula Conflict-Resolution Center to establish a Belmont Community Mediation Program. The Center is a non-profit organization that assists homeowners and renters with resolving neighborhood problems including landlord/tenant issues.

The 1990 Housing Element includes programs to continue providing grant contributions on an annual basis in support of Operation Sentinel and the Peninsula Conflict-Resolution Center.

VII. HOUSING GOALS, POLICIES AND PROGRAMS

The following housing goals, policies, and programs have been adopted to meet the City's regional housing needs, and they are consistent with the City's other General Plan elements and Redevelopment Agency Plan. These goals, policies and programs promote the development of a balanced, well-integrated community which satisfies its residential and employment needs.

GOAL 1: HOUSING PRODUCTION AND AFFORDABILITY

TO PROVIDE HOUSING TO MEET THE PRESENT AND FUTURE NEEDS OF RESIDENTS AND PUBLIC EMPLOYEES IN BELMONT, AND TO PROVIDE A FAIR SHARE OF THE MARKET AREA HOUSING NEEDS, WITHIN IDENTIFIED GOVERNMENTAL, MARKET, AND NATURAL CONSTRAINTS.

Policy 1.1: Fair Share Housing Production

On a Citywide basis, increase the number of housing units for persons within the various household income levels to meet the need for additional housing during the 1990-1995 period. Belmont's quantified objective is based on ABAG's determination of Belmont's fair share of housing by income groups and the maximum number of housing units which can be constructed and rehabilitated during 1990-1995.

CITY OF BELMONT'S QUANTIFIED OBJECTIVE BASED ON REGIONAL HOUSING NEEDS: 1990—1995

	Total New Construction	New Const. Very Low Income	New Const. Low Income	New Const. Moderate Income	New Const. Above Moderate Income	Rehabilitation of Affordable Units^d	Conservation of Affordable Units^e
ABAG's Determination (1988-1995)	718	122	115	144	337	N/A	N/A
# Units Built (1988-1990)	140	6 ^a	8 ^b	0	126 ^c	N/A	N/A
Remaining Share (1990-1995)	578	116	107	144	211	92	60
Annual Share	116	23	21	29	42	18	12

^a A six-unit project for very-low income disabled children is currently under construction. The Belmont Redevelopment Agency provided \$233,000 from the Low- and Moderate-Income Housing Fund for this project.

^b Eight secondary units, affordable to low-income individuals, were built during 1988 to 1990.

^c All of the following units built during the 1988-1990 period were priced in the above-moderate income range. 1988: 10 single-family homes; 1989: 12 single-family homes, 17-unit multifamily project, 10-unit townhome project; 1990: 7 single-family homes, 70 townhomes (Island Park).

^d Rehabilitation need is based on results of a windshield survey, conducted in October 1990. One-fourth of the homes in three neighborhoods (Homeview, Sterling Downs, and Sunny Slope) were surveyed. Of the 262 homes surveyed, 23 required some level of rehabilitation. The total number of units requiring rehabilitation in Belmont (92) is estimated by multiplying the percentage of units in the sample requiring rehabilitation (8.8%) by the total number of units in the three older neighborhoods (1,048).

^e This figure is based on the 60 Section 8 units subject to termination of federal subsidies at the Bonnie Brae Terrace apartment building.

Program 1.1: New Construction

Action: Assist private and nonprofit housing developers in obtaining state Rental Housing Construction Program (RHCP) funds for new construction in the Redevelopment Area that include 15 percent of the units affordable to households of low or moderate income.

Objective: To promote the development of 24 units affordable to low-income households within the Redevelopment Area.

Responsible Dept.: Belmont Redevelopment Agency

Financing: RHCP Funds

Time Frame: Identify potential developer by December 1991.

Program 1.2:	Fee Waiver
Action:	Authorize the Community Development Director to waive <u>building and planning</u> fees for nonprofit developers of projects affordable to low- and moderate-income households.
Objective:	To encourage the development of affordable housing.
Financing:	Fees, determined by the Building Department, paid for by the Low and Moderate Income Housing Fund.
Responsible Dept.:	Belmont Community Development
Time Frame:	1991—1995
Program 1.3:	Employee Homeownership Assistance
Action:	Develop a program to assist Belmont public employees in purchasing their first home in Belmont.
Objective:	To enable local public employees working in Belmont to purchase a home in the City; and to attract and retain qualified employees.
Financing:	To be determined
Responsible Dept.:	Belmont Community Development
Time Frame:	Develop program by 1993.
Program 1.4:	Mortgage Credit Certificate Program
Action:	Participate in the County of San Mateo Mortgage Certificate Program to enhance the affordability of both new and existing homes for low- to moderate-income homebuyers.
Objective:	To actively educate the prospective buyers about the program by distributing materials and meeting with realtors, developers, and condominium conversion applicants.
Financing:	Minimal; combine with other target mailings.
Responsible Dept.:	Belmont Community Development
Time Frame:	Ongoing
Program 1.5:	Density Bonus
Action:	To adopt a density bonus ordinance to implement the state's density bonus regulation, effective January 1990. The ordinance will specify that the developer

incentive provided will be a modification of development standards. Specifically the City will waive the parking requirement of one garage space per unit and allow multifamily development projects to provide only covered parking spaces.

Objectives: To provide incentives for the development of affordable housing.
Financing: Program funding required contingent upon requests. Sources of funding will be Low- and Moderate-Income Housing Fund.
Responsible Dept.: Planning Department
Time Frame: Develop program by January 1992. Adopt program by mid-1992.

Program 1.6: Developer Outreach

Action: Meet with local non-profit and private developers to promote the affordable housing programs outlined in the Housing Element, provide interested developers with the inventory of vacant sites, and explain procedures for utilizing the programs.
Objective: To establish a positive image and role in the development community as a City interested in assisting with affordable housing development.
Financing: None required
Responsible Dept.: Belmont Community Development
Time Frame: Ongoing

GOAL 2: HOUSING CONSERVATION

TO PROMOTE ADEQUATE MAINTENANCE AND, WHERE NEEDED, THE REHABILITATION OF THE CITY'S HOUSING STOCK.

Program 2.1: **Owner-Occupied Rehabilitation Program**
Action: Participate in San Mateo County Housing and Community Development Division's Home Repair Program. This program is designed to assist low- or very-low-income homeowners in rehabilitating their residence. Eligible applicants receive loans at three percent interest for up to 20 years. In extreme hardship cases, the three percent loans are deferred in five-year increments. The minimum loan is \$2,000 and the maximum loan is \$35,000. Eligibility is based on the following low- and moderate-income guidelines set forth by HUD:

HCD Maximum Income Limits		
Family Size	Very Low Income	Low Income
1	18,100	25,000
2	20,700	28,550
3	23,250	32,150
4	25,850	35,700
5	27,900	37,950
6	30,000	41,150
7	32,050	42,450
8	34,100	44,650

Financing: HUD; CDBG funds
Responsible Dept.: Belmont Community Development
Time Frame: 1991—1995

Program 2.2: Rental Rehabilitation

Action: Participate in San Mateo County Housing and Community Development Division's Rental Rehabilitation Program. This program is designed to assist investors/owners of rental properties who serve low- or very-low income tenants. Qualified applicants receive a zero percent (0%) interest loan for 10 years, with 10 percent of the loan forgiven each year provided that the terms and conditions of the loan are met.

Objective: To participate in the County's program to ensure the rehabilitation of units.

Financing: HUD, CDBG funds.

Responsible Dept.: Belmont Community Development

Time Frame: 1991—1995

Program 2.3: Rehab Program Promotional Campaign

Action: Develop and implement publicity campaign to inform residents about the availability of low-interest rehabilitation loans.

Objective: To develop and distribute brochures about the program and to send informational letters to targeted neighborhoods.

Financing: HUD; CDBG funds

Responsible Dept.: Belmont Redevelopment Agency

Time Frame: Implement campaign May through August, annually 1991—1995.

GOAL 3: HOUSING CHOICE

TO PRESERVE A DIVERSITY OF TYPE, PRICE, AND TENURE IN THE CITY'S HOUSING STOCK.

Policy 3: Affordable Housing Opportunities

The City shall implement programs to increase affordable housing opportunities, preserve the existing stock of rental housing, and promote alternative housing types.

Program 3.1:	Secondary Dwelling Unit Financing
Action:	Publicize San Mateo County's Double Unit Occupancy (DUO) financing program. Under the DUO program, the County will provide low-interest loans, financial counselling, and architectural assistance to homeowners interested in creating a second unit.
Objective:	To disseminate information about the County DUO program to realtors and at public offices. Include DUO brochure in annual mailing for rehabilitation program.
Financing:	Minimal.
Responsible Dept.:	Belmont Community Development
Time Frame:	Implement publicity campaign in fiscal year 1991/92.
Program 3.2:	Condominium Conversion
Action:	Enforce the condominium conversion ordinance.
Objective:	Preserve the existing stock of rental units by enforcing a restrictive conversion ordinance.
Financing:	None required.
Responsible Dept.:	Planning Division
Time Frame:	Ongoing
Program 3.3:	Assist the Lesley Foundation with Preservation of Low-Income Housing
Action:	To assist the Lesley Foundation with maintaining 60 Section 8 certificates at Bonnie Brae Terrace.

Objective:	Preserve low-income housing units at risk of conversion to market rate units due to the termination of federal subsidies.
Financing:	To be determined
Responsible Dept.:	Community Development
Time Frame:	1991—1993

GOAL 4: SPECIAL NEEDS

TO ADDRESS THE HOUSING NEEDS OF SENIOR CITIZENS, PHYSICALLY DISABLED, HOMELESS, LARGE FAMILIES, AND FEMALE-HEADED HOUSEHOLDS.

Policy 4.0: Elderly Housing

The City shall give priority in developing and implementing its housing program to meeting the housing needs of elderly and disabled residents.

Program 4.1: Home Sharing

Action: Support San Mateo County's Human Investment Program (HIP) which assists low- and moderate-income seniors and disabled residents in finding affordable housing through homesharing.

Objectives: Provide financial assistance annually to the HIP program or similar type of program.

Financing: Low and Moderate Income Housing Fund

Responsible Agency: Belmont Community Development

Time Frame: 1991—1995; re-evaluate annually.

Program 4.2: Publicize Home Sharing and Reverse Annuity Mortgage Program

Action: Require service provider, as part of their contract with the City, to develop brochures and leaflets about services for the purpose of educating Belmont's seniors and disabled residents about alternative affordable housing options. Distribute leaflets at Twin Pines Senior Center, seniors' events, and the Center for Independence of the Disabled.

Objectives: Disseminate information about services.

Financing: Low and Moderate Income Housing Fund.

Responsible Agency: Belmont Community Development

Time Frame: 1991—1995

Program 4.3: Reduce Development Costs

Action: Waive building and planning fees for housing projects proposed by nonprofit developers that are designated exclusively for seniors or disabled residents.

Objective: To encourage the development of housing for seniors and disabled residents by reducing development costs.

Financing: Fees, determined by the Building Department, paid for by the Low and Moderate Income Housing Fund.

Responsible Agency: Community Development

Time Frame: 1991—1995

Program 4.4: Second Dwelling Unit

Action: Provide information and outreach services to ensure that second dwelling units are available to senior citizens. Coordinate these services by (a) attaching informational packets to every secondary unit application, and (b) dispersing information about available secondary units to Twin Pines Senior Center.

Financing: Minimal staff time required.

Responsible Agency: Planning Department

Time Frame: 1991—1995

Program 4.5: Housing Accessibility Modification

Action: Provide support to the Center for Independence of the Disabled (CID) for their Housing Accessibility Modification Program.

Objective: To assist CID in obtaining financing for assisting low- to moderate-income disabled Belmont residents per year with retrofitting their homes, including adding ramps, banisters, and safety features.

Financing: HUD; CDBG funds.

Responsible Dept.: Redevelopment Agency

Time Frame: 1991—1995; re-evaluate annually.

Policy 4.1: Homeless

The City shall support non-profit and Countywide programs that provide emergency shelters and transitional facilities for the homeless.

Program 4.6:	Program Planning for Emergency Shelter
Action:	Work with other cities in San Mateo County to develop a county-wide plan for addressing the needs of the homeless.
Objective:	To initiate a process of long-term planning for the provision of emergency residential programs for Belmont residents.
Financing:	To be determined.
Responsible Dept.:	Community Development
Time Frame:	Begin planning process by mid-1992
Program 4.7:	Shelter for the Homeless
Action:	Provide financial assistance to two emergency shelters currently serving Belmont residents in crisis.
Objective:	To provide an annual grant to The Samaritan House or a similar organization for sheltering 40 homeless Belmont residents, the San Mateo Women's Shelter, or a similar organization to assist 40 battered women and their children from Belmont, or to the National Guard Armory or a similar organization to assist homeless Belmont residents.
Financing:	Low and Moderate Income Housing Fund.
Responsible Dept.:	Redevelopment Agency
Time Frame:	1991—1993. Re-evaluate annually.
Program 4.8:	Homeless Prevention Program
Action:	Provide financial assistance to the Samaritan House program to prevent homelessness.
Objective:	To provide first and last month's rent assistance for Belmont residents at risk of losing their apartment lease.
Financing:	Low and Moderate Income Housing Fund
Responsible Dept.:	Redevelopment Agency
Timing Frame:	1991-1993. Re-evaluate annually.

GOAL 5: RESOURCE CONSERVATION

TO PROMOTE ENERGY AND WATER CONSERVATION IN NEW AND EXISTING RESIDENTIAL UNITS THROUGH RESOURCE EFFICIENT DESIGN, SITING, AND LANDSCAPING.

Policy 5.1: Housing in Proximity to Employment Centers

The City should encourage the construction of new housing in areas close to sources of employment, community services, and shopping.

Program 5.0: Floor Area Ratio Bonus for Mixed Commercial/Residential Development

Action: Downtown Specific Plan designates specific sites as mixed commercial/residential districts. This designation provides a floor area ratio (FAR) bonus of 1.0 for projects that combine residential and commercial land use. The combined uses may be developed to a maximum floor area ratio of 1.5 and a maximum residential density of 30 units per gross acre (Specific Guidelines outline in the Downtown Specific Plan).

Objective: To encourage construction of new housing in areas close to sources of employment, community services, and shopping.

Financing: None required.

Responsible Dept.: Belmont Redevelopment Agency

Time Frame: Ongoing.

Program 5.1: High Density Residential Development

Action: The Downtown Specific Plan designates specific sites for high-density residential development. The maximum building intensity in the High Density Residential District is 30 units per net acre. Consider application of this zoning density outside the Downtown Specific Plan, as appropriate.

Objective: To promote the development of affordable and senior housing in areas close to sources

	of employment, community services, and shopping.
Financing:	None required.
Responsible Dept.:	Belmont Redevelopment Agency
Time Frame:	Ongoing.

Policy 5.2: Energy Conservation

The City shall promote energy conservation by encouraging the use of solar systems, retrofitting of existing homes, and clustering residential development.

Program 5.2:	Target Consumer Appliance Program (TCAP)
Action:	Promote PG&E's TCAP services to assist seniors and income eligible customers with conservation by repairing or replacing older appliances.
Objective:	To disseminate TCAP information and guidelines at public facilities.
Financing:	None required
Responsible Dept.:	Community Development
Time Frame:	Ongoing.

GOAL 6: REDEVELOPMENT

TO ADHERE TO THE HOUSING REQUIREMENTS OF THE STATE
REDEVELOPMENT LAW IN IMPLEMENTING THE CITY'S REDEVELOPMENT
PLAN.

Policy 6: Replacement Housing

The City, through the Redevelopment Agency, shall make available suitable replacement housing at affordable prices to households displaced by actions of the City or its Redevelopment Agency.

Program 6.1:	Low and Moderate Income Housing Fund⁶
Action:	Revise and expand the City's existing program for allocating funds from the Low and Moderate Income Housing Fund (Resolution R.A. 63). Design program alternatives that provide the greatest number and highest quality housing options for low- and moderate-income residents. Programs listed on pages 50-65 already include funding from the Low- and Moderate-Income Housing Fund.
Objective:	To increase and improve housing options for low- and moderate-income households. (Specific and quantified objectives to be determined in the program design phase.)
Financing:	Low and Moderate Income Housing Fund. In the 1990-1991 fiscal year, the Fund total was approximately \$2 million.
Responsible Dept.:	Program designed by staff of Community Development Department or contracted to housing specialist.
Time Frame:	Complete by December 1991.

⁶ The current and projected revenues accruing to the Low and Moderate Income Housing Fund, and the City's current policy guiding the use of money in the Fund, are provided in Appendix C.

Program 6.2: Inclusionary Housing Requirement

Action: Developments within the Redevelopment Area must reserve 15 percent of the total units for low- to moderate-income households. The City's primary intent is the construction of units on-site.

Objective: To increase the number of affordable units in Belmont.

Responsible Dept.: Belmont Community Development

Financing: None required.

Time Frame: 1990—1995

Program 6.3: Acquisition Assistance

Action: To assist nonprofit or private developers with acquiring property within the Redevelopment Area.

Objective: Provide land acquisition assistance to secure parcels of land for the development of new housing units affordable to low- and moderate-income households.

Financing: Low and Moderate Income Housing Fund

Responsible Dept.: Belmont Redevelopment Agency

Time Frame: Ongoing

Program 6.4: One-to-One Replacement Housing

Action: Within four years of the removal of low- and moderate-income housing units in the Redevelopment Area, the Agency will provide corresponding one-to-one replacement housing.

Objective: To provide adequate sites for housing development and ensure the preservation of affordable housing units.

Responsible Dept.: Belmont Redevelopment Agency

Financing: Low and Moderate Income Housing Fund

Time Frame: As needed.

GOAL 7: NEIGHBORHOOD CONSERVATION

TO PRESERVE AND ENHANCE THE QUALITY AND CHARACTER OF EXISTING RESIDENTIAL NEIGHBORHOODS.

Policy 7: Cluster Development in Hillside Areas

New housing constructed in undeveloped hillside areas should be clustered and varied in unit size and price to maintain diversity and balance in Belmont's housing stock.

Program 7.1:

Development Standards Incentives

Action:

Permit development standard incentives to encourage clustered development and recombination of lots in the San Juan Hills area and Western Hills Area (see area plans).

Objective:

To achieve a land use pattern, density and distribution of development that is consistent with the existing slopes and geological hazards in the currently undeveloped parts of the hillside areas and provide for development of antiquated vacant subdivided areas.

Financing:

None required

Responsible Dept.:

Planning Division

Time Frame:

1990—1995

Program 7.2:

Transfer of Development Rights

Action:

Allow property owners to voluntarily transfer the development potential they are permitted by the regulations proposed in the San Juan Area plan along the roadway on which they are located. The City shall establish regulations permitting land owners to sell the development potential permitted them to owners along the same roadway. Regulations shall be developed to provide incentive to land owners who purchase the development potential. These incentives may include reduced minimum lot sizes, increases in the sizes of houses, and reduced roadway and infrastructure improvements.

Objective:	Minimize the buildout of existing vacant subdivided lots in those areas where buildout would be geologically hazardous, require major road extensions and improvements, and degrade natural resources and public views.
Financing:	None required
Responsible Dept.:	Planning Division
Time Frame:	Ongoing

Program 7.3: Voluntary Reconsolidation of Vacant Subdivided Parcels

Action:	Promote voluntary reconsolidation of vacant subdivided parcels by (1) encouraging owners along unimproved roads to pool their development capability in an overall resubdivision of the current subdivision pattern; (2) providing landowners with additional points in any future growth management plan for participation in overall resubdivision or purchasing transferred density; (3) providing technical assistance to landowners in working together to resubdivide or transfer density; and (4) accepting open space easements on restricted land to allow property tax reductions.
Objective:	Minimize the buildout of existing vacant subdivided lots in those areas where buildout would be geologically hazardous, require major road extensions and improvements, and degrade natural resources and public views.
Financing:	None required
Responsible Dept.:	Planning Division
Time Frame:	Ongoing

Policy 7.1; Residential Neighborhood Character

Historic residential buildings with architectural interest should be preserved to maintain and enhance neighborhood character.

Program 7.4: Historic Home Preservation

Action:	Assist in the preservation or relocation of historic residential buildings which are listed on the City of Belmont Historic Resource Inventory as significant where consistent with all other City and redevelopment Agency plans and policies and where economically feasible for continued residential use.
Objective:	Preserve and enhance historic architectural diversity which contributes to neighborhood character.
Financing:	Redevelopment Agency and City general fund.
Responsible Dept.:	Community Development
Time Frame:	Ongoing, as needed

GOAL 8: FAIR HOUSING

TO ENSURE DECENT, SAFE LIVING ENVIRONMENTS FOR THE CITY'S RESIDENTS REGARDLESS OF AGE, SEX, FAMILY COMPOSITION, RACE, ETHNICITY, RELIGION, PHYSICAL OR MENTAL DISABILITY, OR INCOME.

Policy 8: Fair Housing

The City shall support private and public efforts to ensure non-discrimination in the sale or rental of housing in the community.

Program 8.1: Anti-Discrimination Program

Action: Support Operation Sentinel, a non-profit fair housing program that provides information, counselling, and investigation services concerning discrimination complaints.

Objective: To provide financial assistance to Operation Sentinel to reduce the incidence of housing discrimination in Belmont.

Financing: General Fund

Responsible Dept.: Belmont Community Development

Time Frame: Ongoing; to be re-evaluated annually.

Program 8.2: Tenant-Landlord Dispute Resolution

Action: Support the Peninsula Conflict-Resolution Center, or similar type of non-profit mediation service, to assist tenants and landlords in resolving disputes.

Objective: To provide financial assistance annually to the Belmont Community Mediation Program.

Financing: General Fund

Responsible Dept.: Belmont Community Development

Time Frame: 1990—1995

Program 8.3: Equal Opportunity Education Program

Action:	Distribute brochures and publicity materials from the Belmont Mediation Program and Operation Sentinel to realtors and public institutions such as library, police department, community development department, and community centers.
Objective:	Publicize the City's non-discrimination policy among realtors, builders, and residents.
Financing:	None required.
Responsible Dept.:	Community Development
Time Frame:	Ongoing

GOAL 9: HOUSING ELEMENT IMPLEMENTATION

TO ENSURE THE IMPLEMENTATION OF ALL HOUSING POLICIES AND TO PROMOTE BROAD PARTICIPATION IN THE PROGRAMS.

Policy 9: Implementation and Revision

On a regular basis, the City shall review its ordinances and programs regulating residential uses and construction to ensure consistency with the General Plan and to identify and correct any provisions that unnecessarily increase the cost of housing, extend the time required for processing applications or preclude provision of housing to meet special needs.

Program 9.1: Citizen Participation

Action:	Hold public meetings to receive public input, and to inform residents and developers about housing needs, resources, and program options.
Objective:	To disseminate information about housing programs and encourage public participation.
Financing:	None required.
Responsible Dept.:	Belmont Community Development
Time Frame:	Annually

Program 9.2: Record-keeping

Action:	Develop a record-keeping system to collect statistics relating to the objectives and programs of the housing element.
Objective:	To maintain a system for evaluating the progress and achievements of the housing program.
Financing:	Minimal staff time.
Responsible Dept.:	Planning, Building, and Community Development
Time Frame:	Ongoing

Program 9.3: Housing Program Consultant Assistance

Action:	Utilize consulting assistance when staff is not available to develop and implement the Housing Element policies and programs, including proactive involvement in development of affordable housing.
Objective:	To ensure that the housing programs are implemented without overloading current staff.

Financing: Low and Moderate Income Housing Fund.
Responsible Dept.: Director of Community Development
Time Frame: As needed.

Program 9.4: Housing Program Brochure

Action: Develop a brochure that describes Belmont's housing programs.

Objective: To clarify and publicize Belmont's housing programs for residents, prospective buyers or renters, developers, realtors, and service providers.

Financing: To be determined.

Responsible Dept.: Belmont Community Development

Time Frame: Produce brochure by 1992.

APPENDIX A

APPENDIX A

RESIDENTIAL DEVELOPMENT FEES FOR A SINGLE-FAMILY DETACHED HOMES* ON AN EXISTING LOT IN BELMONT (AS OF OCTOBER 1990)

Construction Fees

Building Permit Fee	\$1,130
Plan Check	734
Excavation/Hauling	870
Administrative	136
Title 24 Fee	<u>452</u>
Subtotal	\$3,322

Permit Fees

Electrical	\$135
Mechanical	44
Plumbing	99
Sewer Connection	<u>1,310</u>
Subtotal	\$1,588

TOTAL DEVELOPMENT FEE **\$4,910**

* Fees are based on an average 3,000-square-foot lot.

Sources: Belmont Planning Department; Sedway & Associates.

APPENDIX B

APPENDIX B
EVALUATION OF RESIDENTIAL POLICY AND PROGRAM ACHIEVEMENTS
THE CITY OF BELMONT, 1985-1990

The following section documents the City of Belmont's achievements in taking action on the policies and programs set forth in the 1980 housing element. The policy evaluation includes an assessment of the measurable results (i.e., production), nonmeasurable actions (i.e., policies) and barriers (i.e, governmental and nongovernmental constraints) to achieving the City's policies and goals. The program section identifies the program achievements and the reasons the remaining programs were not achieved. The purpose of this analysis is to determine the effectiveness of the previous housing element, the appropriateness of the policies and goals, and the progress in implementing the element. This evaluation covers the period 1985 to 1990. However, since Belmont's last housing element was adopted in 1980, significant programs adopted from 1980 to 1985 are also included.

POLICIES

Policy 1. *The City shall adhere to the goals, policies and standards pertaining to new residential construction contained in the other elements of the General Plan.*

Policy 2. *The City, either alone or in coordination with other cities in San Mateo County, shall prepare and implement a program for the maintenance and rehabilitation of the existing housing stock. The program should be funded, all or in part, by tax increment derived from the Redevelopment Area that must, under State law, be used to alleviate housing problems. As required by the State, 30 percent of the units rehabilitated by the Redevelopment Agency shall remain affordable to low and moderate income households.*

Measurable Results to Achieve Policy

● **Measurable Result 2-A**

During the period 1985 to 1990, four low- to moderate-income households in Belmont received low-interest loans to rehabilitate their units. The rehabilitated units included three single-family units and one rental unit. Two of the single family units were owned by seniors and one was owned by a female head of household. The rental unit was occupied by a disabled tenant. The total cost of rehabilitation was approximately \$70,795, funded by the County of San Mateo's Housing and Community Development Division.

The City has authorized San Mateo County to include Belmont's population and housing stock for the County's Community Development Block Grant application each fiscal year. This authorization increases the amount of funding available to the County. The County uses the funds to support rehabilitation efforts in Belmont.

Non-Measurable Actions to Achieve Policy

- Nonmeasurable Action 2-A

The City adopted the Plan for the Los Costanos Community Development Project Area in 1981. The Plan states that as legally and financially possible, the Agency will use tax-exempt mortgage-revenue bonds to assist homeowners in the Project Area with rehabilitation. To date, there have not been any tax-revenue bonds issued by the City.

Policy 3. Fifteen percent of all housing constructed or rehabilitated within the Redevelopment Area by private or public entities other than the Redevelopment Agency shall be affordable to households of low or moderate income. This requirement should be met on a project by project basis through construction of affordable units within a development, assessment of an in lieu fee to finance construction of the required units elsewhere, or other approaches that meet the requirement.

Measurable Actions to Achieve Policy

- Measurable Result 3-A

The Redevelopment Agency provided a 30-year, zero-interest loan for \$233,000 to assist in the development of a disabled children's residential program. The funds, approved in October 1990, were provided by the Agency's low- and moderate-income housing fund.

Non-Measurable Actions to Achieve Policy

- Non-Measurable Action 3-A

The Redevelopment Agency of the City of Belmont established a policy for the use of the Agency's low and moderate income housing fund in October 11, 1988 (Resolution No. R.A. 63). The policy sets forth mechanisms to meet its obligations to create low and moderate income housing in the Los Costanos Project Area. The policies include:

- (1) Assist in funding the Homesharing Help and Information Program to provide special outreach to Belmont residents;
- (2) Require for-profit developers of ten or more units to include low and moderate income housing in their developments to the extent required by Health and Safety Code Section 33413(b)(2), unless such requirement is shown to be economically infeasible. The Agency may also provide monetary assistance from the Low and Moderate Income Housing Fund.
- (3) Assist nonprofit developers to develop new low and moderate income housing, including financial assistance in land acquisition or other subsidies.

- Non-Measurable Action 3-B

The City's Plan for the Los Costanos Community Development Project Area, adopted in 1981, states that the Redevelopment Agency plans to use tax-exempt financing to encourage the construction of in-fill housing throughout the Project Area in an effort to encourage affordable housing development.

- Non-Measurable Action 3-C

The City's Plan for the Los Costanos Community Development Project Area includes a plan to work with the County Housing Authority to implement a Section 8 Moderate Rehabilitation Housing Program. The Redevelopment Agency agreed to work with the Housing Authority to see that the program is successfully implemented.

Policy 4. *The City shall give priority in developing and implementing its housing program to meeting the housing needs of the elderly within the community. This will be done primarily through a program for housing maintenance and rehabilitation.*

Measurable Action to Achieve Program

- Measurable Result 4-A

The City of Belmont provided \$45,000 from October 1988 through September 1991 to the Human Investment Program (HIP), the County's home sharing, help and information program. The funds were from the Redevelopment Agency's low and moderate income housing fund. HIP provides a wide range of services to assist low and moderate income persons in finding affordable housing through homesharing in the City of Belmont.

Since the program's inception in October, 1988, HIP has assisted 16 elderly Belmont residents with finding homesharing partners to reduce monthly housing payments. In 1989, 11 Belmont seniors were assisted. The service has been particularly helpful for seniors seeking to maintain their home by either sharing with a home seeker for a monthly rent, or in exchange for services the senior needs.

- Measurable Result 4-B

The City recently received a preliminary proposal from the Marriott Corporation for 30 nursing home beds and 99 assisted living units. The project is anticipated to proceed through the planning process soon. This project is a result of the re-zoning described in Non-Measurable Action 4-A.

- Measurable Result 4-C

In the period 1985 to 1990, two single-family homes owned by low-income seniors were rehabilitated through San Mateo County's Housing and Community Development Home Repair Program. Each owner received a three percent interest loan for up to 20 years for approximately \$10,000.

Nonmeasurable Action to Achieve Program

- Non-Measurable Action 4-A

The City Council amended the office district zoning to provide for congregate care and assisted living housing for the elderly subject to conditional use permit.

Policy 5. *Within limits imposed by the Growth Management Ordinance, adopted by initiative, the City will strive to provide its share of affordable housing in the market areas as determined by the Association of Bay Area Governments (ABAG).*

Measurable Action to Achieve Program

- Measurable Result 5-A

ABAG's 1983 Housing Needs Determinations Report defined Belmont's housing needs for 1980 to 1990 as 725 units. ABAG's allocations determined that approximately 59 percent of the new units constructed during 1980 to 1990 should be single-family and 41 percent should be multi-family. ABAG determined that approximately 47 percent of new construction in the period of 1980 to 1990 should be market rate and 53 percent of the units should be below market rate housing.

From 1980 to 1990 there were 319 units built in Belmont, representing 44 percent of ABAG's determination. The maximum potential developments during this period was only 560 units since the Growth Management Ordinance permits only 56 units per year. Belmont was close to achieving the goal for single-family and multi-family mix. Between 1980 and 1990, 98 multi-family units were constructed in Belmont, representing 31 percent of total approved construction. There were a total of 221 single-family units constructed, representing 69 percent of total construction.

Nonmeasurable Actions to Achieve Program

- Nonmeasurable Action 5-A

The City adopted a resolution to participate in the County of San Mateo Mortgage Credit Certificate (MCC) Program to enhance the affordability of both new and existing homes for low to moderate income homebuyers (Resolution 6751, adopted September 26, 1989). The Mortgage

Credit Certificate Program permits a certificate holder an annual federal tax credit of approximately 20 percent of the buyer's mortgage interest payments. Due to the small number of units in Belmont that would qualify for the program under the value limitations, the City could not justify its own program. The most cost-effective mechanism to providing these services to Belmont homeowners is through joining the County's efforts. Since the program's inception in 1989, there have been no applications from Belmont to date.

Policy 6. The City should encourage the construction of new housing in areas close to sources of employment, community services and shopping. Mixed uses should be considered in East Belmont and the downtown area as outlined in the Land Use-Open Space Element.

Measurable Actions to Achieve Program

- **Measurable Result 6-A**

On May 8, 1990, the City adopted a Downtown Specific Plan. The plan substantially increased the potential number of housing units in the downtown area and rezoned five large parcels to permit mixed commercial/residential development. Map 2, attached, highlights these areas.

- **Measurable Result 6-B**

In 1989, the City approved a major mixed-use project in downtown Belmont, including 16 townhomes, of which two are affordable to low- and moderate-income households, with 3,000 square feet of commercial space. In addition, 135 units were recently approved at Island Park for residential development in proximity to Redwood Shores, a major employment center.

- **Measurable Result 6-C**

The City rezoned two acres of downtown commercial property to high density residential. If approved, current developer plans would yield about 36 townhomes, plus six units affordable to low- and moderate-income households.

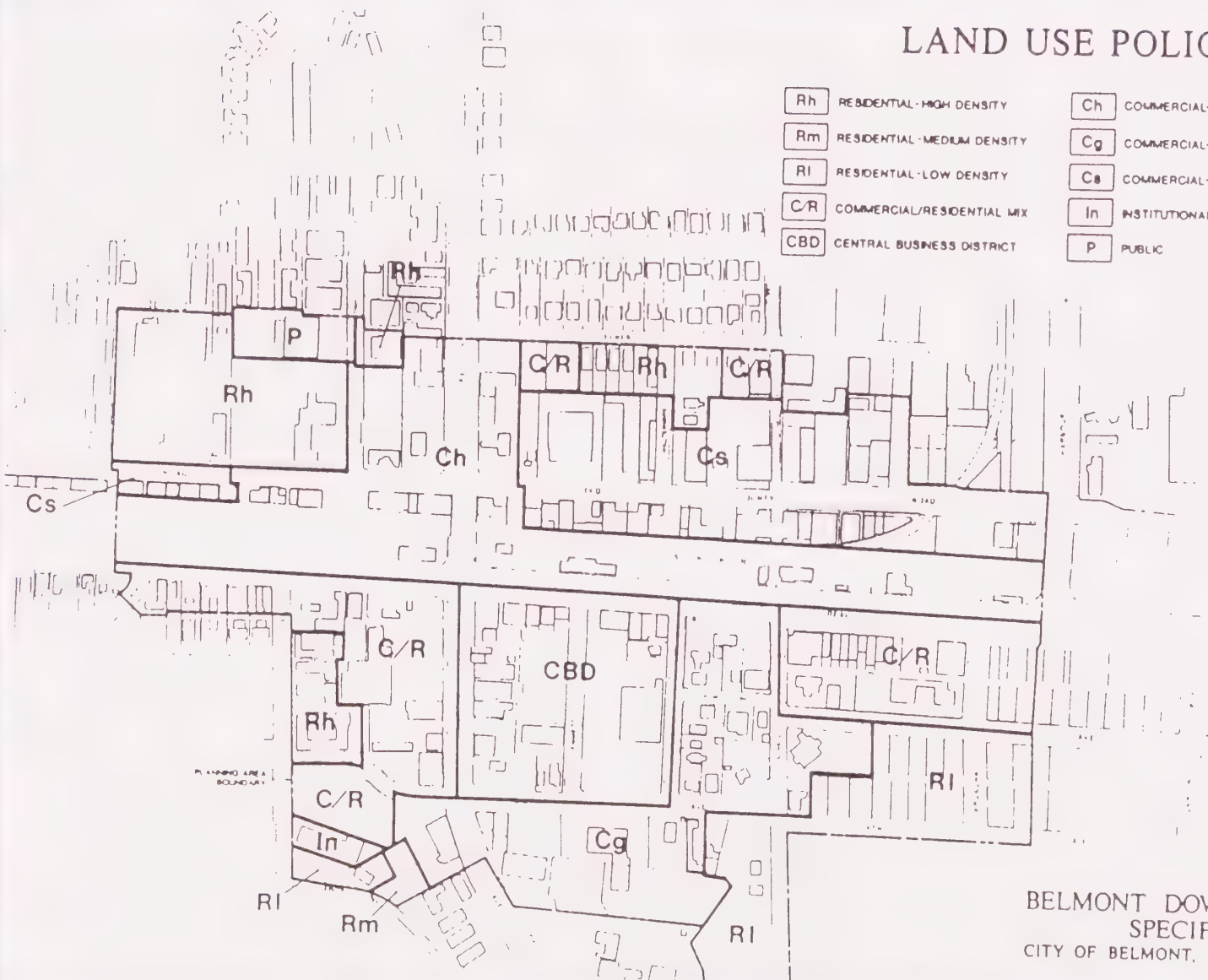
Nonmeasurable Actions to Achieve Program

- **Non-Measurable Action 6-A**

The Downtown Specific Plan, adopted on May 8, 1990, promotes mixed-use development in the downtown area, specifically with the intention to "address the growing housing needs" and "to provide the greatest opportunity for affordable units, and the types of units which may be most desirable for senior citizen housing (Downtown Specific Plan, p. 5.10). In addition, the Plan provides a floor area ratio (FAR) bonus of 1.0 for projects that combine residential and commercial land use. Specifically, the 1.0 bonus for residential development results in a total FAR of bonus of 1.5 when combined with the permitted .5 FAR for commercial uses.

LAND USE POLICY MAP

Rh	RESIDENTIAL-HIGH DENSITY	Ch	COMMERCIAL-HIGHWAY
Rm	RESIDENTIAL-MEDIUM DENSITY	Cg	COMMERCIAL-GENERAL
RI	RESIDENTIAL-LOW DENSITY	Cs	COMMERCIAL-SERVICE
C/R	COMMERCIAL/RESIDENTIAL MIX	In	INSTITUTIONAL
CBD	CENTRAL BUSINESS DISTRICT	P	PUBLIC



BELMONT DOWNTOWN
SPECIFIC PLAN
CITY OF BELMONT, CALIFORNIA

B-VI

MAP 2

Policy 7. *New housing constructed in undeveloped hillside areas should be clustered and varied in unit size and price to maintain diversity and balance in Belmont's housing stock.*

Measurable Actions to Achieve Program

- **Measurable Result 7-A**

The City was faced with an unbuildable pattern of antiquated subdivisions in the San Juan Hills area. In response, the City decreased residential density in the San Juan Hills area by implementing a cluster zoning plan that increased lot size from 5,000 square feet to 10,000 square feet. Although the total lots were reduced from 20 to 10, the City effectively increased the housing production potential by creating a pattern of development which was feasible for residential development.

Nonmeasurable Actions to Achieve Program

- **Nonmeasurable Action 7-A**

The City adopted the San Juan Hills Area Plan, a general plan amendment, and three implementing ordinances comprehensively addressing the land use, roads, and geologic problems in the San Juan Hills Area. Two-thirds of the very small lots, subdivided in the 1920s, are in excess of 30 percent slope. Ninety percent of the lots are geologically unstable or potentially unstable with high landslide probability. The Plan establishes mechanisms encouraging landowners to work with the City using transfer of development rights to create a geologically safer, more compact and environmentally sensitive land use pattern.

The City received two awards for this plan: Northern APA award and Honorable Mention for the League of California Cities' Helen Putnam Award for Excellence.

The Plan achieves Policy 7 by providing a density and floor area transfer program that establishes a process for buying and selling development potential. The program allows the movement of permitted floor area and density from existing lots with limited access or severe geologic hazards to more accessible and stable sites.

Policy 8. *The City shall regulate the conversion of rental units to condominiums in order to maintain an adequate supply of rental housing, prevent reduction of affordable housing opportunities, and minimize displacement of households, especially elderly households.*

Measurable Actions to Achieve Program

- **Measurable Result 8-A**

The City did not receive any condominium conversion applications. This may be explained by the fact that the ordinance is very restrictive, and was designed to discourage conversions.

Nonmeasurable Objectives to Achieve Program

- **Nonmeasurable Action 8-A**

The City continues to enforce the Condominium Regulations, adopted in 1977 (Section XV of Belmont's Subdivision Ordinance No. 530). The purpose of the regulation is to provide for the housing needs of all economic segments of the community, to insure a reasonable balance of rental and ownership housing in Belmont, and to provide a variety of housing types in terms of tenure, price and location.

The regulation specifically requires a proposed program to accommodate tenants of apartments slated for conversion with relocation assistance and substitute accommodations. Each of the tenants of the proposed conversion project shall be given notice of an exclusive right to contract for the purchase of their respective units upon the same or more favorable terms and conditions initially offered to the general public.

The Planning Commission and/or City Council are authorized to deny approval of any condominium conversion if it determines that the project would be detrimental to the supply of alternative types of housing within the City of Belmont and that the project would tend to create a shortage of a particular housing type within the community.

Policy 9. *The City shall support private and public efforts to ensure non-discrimination in the sale or rental of housing in the community.*

Measurable Actions to Achieve Program

- **Measurable Result 9-A**

Through San Mateo County's Community Development Block Grant (CDBG) Program, the City benefitted from the services of Operational Sentinel, a non-profit fair housing program that investigates housing discrimination in the Bay Area. During the period 1985 to 1990, Operation Sentinel assisted 75 Belmont residents or homeseekers, averaging 15 per year. Approximately six to seven assisted individuals would receive full investigations.

Policy 10. *The City, through the Redevelopment Agency, shall make available suitable replacement housing at affordable prices to households displaced by action of the City or its Redevelopment Agency.*

Measurable Actions to Achieve Program

There have been no households displaced by the Redevelopment Agency.

Nonmeasurable Actions to Achieve Program

The Los Costanos Community Development Plan states that it is not the intention of the Agency to eliminate any housing within the Project Area. However, in the event that housing units are demolished, the Community Development Plan sets forth a detailed relocation plan including occupancy standards, affordability and relocation services.

Policy 11. On a regular basis, the City shall review its ordinances and procedures regulating residential uses and construction to ensure consistency with the General Plan and to identify and correct any provision that unnecessarily increase the cost of housing, extend the time required for processing applications or preclude provision of housing to meet specified needs.

Measurable Actions to Achieve Program

- **Measurable Result 11-A**

The City approved ten secondary dwelling units since the adoption of the Secondary Dwelling Unit Ordinance in 1984. Secondary dwelling units provide affordable housing alternatives to renters and significantly help reduce the cost of housing for homeowners.

Nonmeasurable Actions to Achieve Program

- **Nonmeasurable Action 11-A**

The City adopted a Secondary Dwelling Unit Ordinance in 1984 (Ordinance No. 716) to promote more efficient use of the City's existing housing stock and to help meet the need for small rental units while preserving the character of the City.

- **Nonmeasurable Action 11-B**

The City adopted a resolution amending the General Plan to incorporate the Western Hills Area Plan and establish consistency between the two plans (Resolution No. 6863, adopted June 12, 1990).

- **Nonmeasurable Action 11-C**

The City passed a resolution adopting the Downtown Specific Plan and amending the General Plan to assure consistency between the two plans (Resolution No. 6844, adopted May 8, 1990).

The Downtown Specific Plan sets forth a goal to explore opportunities for mixed use development, emphasizing senior housing development with retail uses.

Policy 12. The City shall establish criteria for evaluating applications for new housing allocations under the Growth Management Program that are consistent with meeting the identified housing needs in the community.

Nonmeasurable Actions to Achieve Program

- **Nonmeasurable Action 12-A**

The City of Belmont adopted Resolution 5237 (and amended by subsequent resolutions) on April 22, 1980, setting forth criteria and a point rating system for evaluating applications for new allocations under the Growth Management Program. The criteria include school impact, water capacity, treatment plant capacity, sewage capacity, storm drain capacity, traffic capacity, and ability of fire and police departments to adequately service the area. In addition housing proposals are rewarded points for limiting topographic change; providing as much land as possible for growth of trees and vegetation; proposing low lying buildings that accent rather than obscure Belmont's terrain; providing deep front and side setbacks; reducing density to the lowest possible level; and preservation of existing trees.

PROGRAMS

1981

1. *Start revision of Belmont's General Plan (Planning Commission).*

Achievements

The City worked on revising Belmont's General Plan.

2. *Establish a Redevelopment Agency and adopt a Redevelopment Plan for the revitalization of downtown Belmont and surrounding area (City Council).*

Achievements

In 1982, the Belmont City Council established a Redevelopment Agency and a Redevelopment Area, Los Costanos Community Development Project Area. The Redevelopment Plan for downtown Belmont and surrounding area was adopted in November 1981.

1982

1. *Complete and adopt the revised Belmont General Plan, including the Housing Element (Planning Commission, City Council).*

Achievements

The Belmont City Council adopted the revised Belmont General Plan, including the Housing Element, on August 24, 1982.

2. *Survey housing conditions and needs within the Redevelopment Area as the basis for establishing a rehabilitation and maintenance program. Fund the survey from the first year's tax increment from the Redevelopment Area. (Redevelopment Agency).*

Achievements

Piedmont Associates, the consulting firm contracted to design the City's Redevelopment Plan, assessed the Sterling Downs, Home View, and Brookhaven residential neighborhoods located within the Project Area. The need for a rehabilitation program is documented in the Redevelopment Plan, and is one of a variety of reasons for the establishment of the Los Costanos Project.

The rehabilitation program was never initiated on a full-scale basis. The Redevelopment Agency only began accruing funds in the Low and Moderate Income Housing Funds during the mid-1980s.

3. *Adopt procedures to ensure that housing units constructed or rehabilitated to meet the needs of low- and moderate-income households remain affordable over the long term (City Council).*

Achievements

On October 11, 1988, the Redevelopment Agency adopted Resolution R.A. 63, which established procedures to ensure the development of low- to moderate-income housing. These procedures include a requirement for private developers of ten or more units to include low- and moderate-income housing in their developments.

4. *Review the building and fire codes and other regulations pertaining to housing construction and occupancy to ensure consistency with the General Plan. Ensure that safety, energy efficiency and noise abatement are achieved at the lowest possible additional cost (Planning Commission, City Council).*

Achievements

The fire and building departments participated in developing the specific plans of the downtown San Juan and Western Hills Planning Areas to ensure consistency with the General Plan. In addition, safety issues and noise abatement are addressed administratively on a case-by-case basis when development proposals are submitted. The City always considers the nexus between the cost of abatement and the scale of the proposed project. For large development projects, the City has required specific studies assessing these issues in relation to the proposed development.

5. *Review the City's zoning and subdivision ordinances for consistency with the General Plan. Identify and correct provisions that add needlessly to the cost of housing, impair housing choice for the elderly, handicapped, families with children or others with special housing needs (Planning Commission, City Council).*

Achievements

See achievements under Policy 11.

6. *Review criteria used to evaluate applications for housing allocations to ensure that new housing maintains the diversity of the City's housing stock in terms on type, price and tenure (Planning Commission, City Council).*

Achievements

Except for the initial two years of the Growth management Plan, the applications for new residential construction never exceeded the limitations set by the Plan. Therefore, the criteria used to evaluate applications did not function to promote or discourage any particular housing by type, price, or tenure.

7. *Establish schedule for assessing fees in lieu of construction of low- and moderate-income units for housing developments in the Redevelopment Area (Redevelopment Agency, City Council).*

Achievements

The Redevelopment Agency recognized that encouragement of fee payments in lieu of inclusionary developments would result in concentrated low-income housing projects. The agency preferred to encourage mixed-income housing developments and therefore did not establish an in-lieu fee structure.

1983

1. *Adopt a program for maintenance and rehabilitation of older or deteriorating housing and housing occupied by low- and moderate-income households, especially within the Redevelopment Area to implement the program. Specify the number of units targeted for rehabilitation in 1984 and 1985 (Redevelopment Agency, City Council).*

Achievements

The City did not establish a City-sponsored program, but rather participated in San Mateo County's rehabilitation program, beginning in 1989. The City considered joining forces with the County as a more cost-effective and efficient means of achieving the rehabilitation goals.

2. *Adopt an ordinance regulating the conversion of rental units to condominiums (City Council).*

Achievements

The City adopted the condominium regulation in 1977 (Section XV of Belmont's Subdivision Ordinance).

3. *Study possible locations and conditions for permitting factory-built and mobile home housing units within the City (Planning Commission).*

Achievements

The City permits factory-built housing units in single-family residential areas (pursuant to State law). The City did not study possible locations and conditions for permitting mobile homes within the City. However, there is a mobile home park in the unincorporated area, within the City's sphere of influence.

4. *Review permit processing for housing development applications to identify and correct impediments to efficient and timely processing (Planning Commission).*

Achievements

The City established a standard to maintain the average permit processing time at one-half the time stipulated by the Permit Processing Streamlining Act.

1984-85

1. *Revise the Housing Element, as needed, to reflect 1980 Census data and revision of ABAG's housing needs allocation (Planning Commission, City Council).*

Achievements

The City revised the Housing Element in 1984; however, the Element was never adopted by the city council, due to lack of staff for implementation and other priorities diverting time from the review process.

2. *Continue the efforts listed above and modify the plans and ordinances as necessary to meet new conditions or to incorporate new data (Planning Commission, City Council, Redevelopment Agency).*

Achievements

See Policy 11 achievements.

APPENDIX C

Los Costanos Redevelopment Project Area Housing Increment Projection

Fiscal Year Beginning 1-Jul	Projected Housing Increment (1)	Cumulative Housing Increment
1983-1989		\$1,500,000
1990	\$270,846	\$1,770,846
1991	\$309,455	\$2,080,301
1992	\$340,131	\$2,420,432
1993	\$430,536	\$2,850,969
1994	\$468,901	\$3,319,870
1995	\$524,040	\$3,843,910
1996	\$586,874	\$4,430,785
1997	\$661,378	\$5,092,163
1998	\$724,318	\$5,816,481
1999	\$785,156	\$6,601,637
2000	\$843,102	\$7,444,739
2001	\$905,914	\$8,350,654
2002	\$265,873	\$8,616,527
2003	\$0	\$8,616,527
2004	\$0	\$8,616,527
2005	\$0	\$8,616,527
2006	\$0	\$8,616,527
2007	\$0	\$8,616,527
2008	\$0	\$8,616,527
2009	\$0	\$8,616,527
2010	\$0	\$8,616,527
2011	\$0	\$8,616,527
2012	\$0	\$8,616,527
2013	\$0	\$8,616,527
2014	\$0	\$8,616,527
2015	\$0	\$8,616,527
2016	\$0	\$8,616,527

(1) Terminates when Agencies reaches revenue limit.

RESOLUTION NO. R.A. 63

RESOLUTION OF THE REDEVELOPMENT AGENCY OF THE CITY OF BELMONT
ESTABLISHING POLICY FOR THE USE OF THE REDEVELOPMENT AGENCY'S
LOW AND MODERATE INCOME HOUSING FUND

WHEREAS, the City of Belmont's Redevelopment Agency currently has a low and moderate income housing fund which sets aside 20 percent of the Agency increment for low and moderate income housing; and,

WHEREAS, the City of Belmont wishes to provide low and moderate incoming housing in the Redevelopment area; and,

WHEREAS, the consulting firm of Community Economics, assisted by the legal firm of Goldfarb and Lipman, prepared a report on the requirements for low and moderate income housing in the Redevelopment area and alternatives for the use of the low and moderate income housing funds; and,

WHEREAS, the Redevelopment Agency has discussed those reports, the legal requirements and their alternatives at two workshops, one on August 9, 1988 and one on September 13, 1988.

NOW, THEREFORE, BE IT RESOLVED that the Directors of the Redevelopment Agency approve the following as their policy for the use of the low and moderate income housing fund:

POLICY FOR USE OF LOW AND MODERATE INCOMING HOUSING FUND

It is the policy of the Redevelopment Agency of the City of Belmont to meet its obligations to create low and moderate income housing in the Los Costanos Project Area. It will utilize its Low and Moderate Housing Fund to help fund both rental and ownership housing, with preference for ownership housing.

To create this housing, the Agency will:

1. Assist in funding the Homesharing Help and Information Program to provide special outreach to Belmont residents.

2. Require for-profit developers of ten (10) or more units to include low and moderate income housing in their developments to the extent required by Health and Safety Code Section 33413(b)(2), unless such requirement is shown to be economically infeasible. The Agency may also provide monetary assistance from the Low and Moderate Income Housing Fund. Preference for use of these funds will be for units serving households below the moderate income level.
3. Assist nonprofit developers to develop new low and moderate income housing. This assistance is expected to include financial assistance in land acquisition or other subsidies to make some units available to low and very low income households.

As part of the Agency's requirements, developers providing low and moderate income housing will be required to enter into regulatory agreements with the Agency to maintain the affordability of the units in accordance with state legal requirements. Also included will be a requirement that preference for the units will be given to current residents and those working in the City of Belmont.

* * * * *

I hereby certify that the foregoing Resolution was duly and regularly introduced and adopted by the Redevelopment Agency of the City of Belmont at a Regular Meeting thereof, held on October 11, 1988, by the following vote:

AYES,
DIRECTORS: Rodriguez, Orton, Green, Bomberger

NOES,
DIRECTORS: None

ABSTAIN,
DIRECTORS: None

ABSENT,
DIRECTORS: Hoffman

APPROVED:


CHAIRMAN of the Redevelopment Agency

ATTEST:


CLERK of the Redevelopment Agency

64:rrL&M

APPENDIX D

SECTION 11 - CONDITIONAL USE PERMITS

11.1 JUSTIFICATION - Every use which is listed herein as permitted only upon the granting of a Conditional Use Permit as declared, in pursuance of the general objectives of this Ordinance, to possess characteristics which may, under specific circumstances, be in conflict with the objectives of the General Plan and this Ordinance.

To promote the objectives of the General Plan and this Ordinance, the following procedures shall be followed by any property owner requesting the issuance of a Use Permit for a Conditional Use.

11.2 APPLICATION - Application for a Use Permit shall be made to the Commission upon a form prescribed by the Commission.

The application shall contain or be accompanied by the following data and no applications shall be accepted by the Commission unless it is complete and in compliance with the requirements set forth herein:

- (a) Name and address of the applicant.
- (b) Statement certifying under penalty of perjury that the applicant is the owner of the property or the authorized agent of the owner.
- (c) Address or description of property.
- (d) A map showing the boundaries of the subject parcel and each separate lot or parcel within 300 feet of the exterior boundaries thereof; together with a list in duplicate of the names and addresses of the last known owners of each lot or parcel, insofar as they are of public record.
- (e) A Statement indicating the precise manner of compliance with each of the applicable provisions of this Ordinance together with any other data pertinent to the findings prerequisite to the granting of a Use Permit, prescribed in Section 11.5.1 or Section 12, whichever is applicable, of this Ordinance.
- (f) An accurate scale drawing of the site showing the contours at intervals of not more than 5 feet and the locations of any existing and proposed streets, property lines, uses, structures, driveways, pedestrian walks, off-street parking and off-street loading facilities and landscaped areas.

(g) Such other information, plans, maps and data which may be necessary to assure a full presentation of pertinent facts for the record, and to assist the Commission in making a determination in harmony with the objectives of this Ordinance.

(*) 11.3 FEE - The application shall be accompanied by a receipt showing that an application fee in accordance with the fee schedule established by the Commission has been paid to the Secretary of the Planning Commission.

11.4 HEARING BY COMMISSION - The Commission shall hold a public hearing within 40 days after acceptance of the application by the Commission.

(**) 11.4.1 NOTICE OF HEARING - Notice of the time and place and purpose of each public hearing to be held by the Commission shall be given as follows:

The Secretary of the Planning Commission shall at least ten (10) days and not more than fifteen (15) days prior to the date set for such hearing, cause a notice thereof to be given by the United States mail to each property owner within the distance of 300 feet from the exterior boundaries of the subject property, whose name and address appear on the list accompanying such application. Said notice shall give the date, time and place of hearing, the name of the applicant, the relief sought, the identification of the subject property and such other facts as may be prescribed from time to time by the Commission. The Secretary of the Planning Commission in addition to mailing such notice shall cause one publication thereof to be made in the newspaper designated in Section 2.3 of the Belmont City Code and shall also post notices of the hearing at a conspicuous location close to the property affected at least ten (10) days before the date set for the hearing. When notice of hearing is given by publication, said publication shall be made at least ten (10) days and not more than fifteen (15) days before the date set for the hearing.

(*)Amended by Ord. #502, 1/23/73

(**)Amended by Ord. #366, 5/22/67; #470, 6/14/71; #502, 1/23/73; and #559, 4/28/75

The public hearing on the application may be continued to the next regular meeting of the Commission or from time to time without giving further notice.

11.5 ACTION BY COMMISSION - The Commission shall receive, investigate, hear and take action upon every application for a Use Permit.

11.5.1 COMMISSION ACTION - FINDINGS - The Commission may grant the Use Permit, provided, however, that the Commission shall not approve any Use Permit unless it shall find that the evidence presented at the hearing establishes that the proposed use is in accordance with the provisions of the General Plan and this Ordinance and that the following conditions have been met:

- (a) The location of the proposed use is compatible to other land uses in the general neighborhood area and does not place an undue burden on existing transportation, utilities and service facilities in the vicinity.
- (b) The site is of sufficient size to accommodate the proposed use together with all yards, open spaces, walls and fences, parking and loading facilities, landscaping and such other provisions required by this Ordinance.
- (c) The site will be served by streets of capacity sufficient to carry the traffic generated by the proposed use.
- (d) The proposed use, if it complies with all conditions upon which approval is made contingent, will not adversely affect other property in the vicinity or the general welfare of the City.

The Commission may deny the application for a Use Permit.

11.5.2 CONDITIONS OF APPROVAL - In approving any application for a Use Permit the Commission may require higher standards of site development than listed for such use in this Ordinance and may make approval contingent upon the acceptance and observance by the applicant of specified conditions relating to, but not limited to, the following considerations:

- (a) Conformity to plans and drawings submitted with the application;
- (b) The provision of open spaces, buffer strips, screen walls, fences, hedges and landscaping;
- (c) The volume of traffic generated, vehicular movements within the site, and points of vehicular ingress and egress;
- (d) Performance characteristics, related to the emission of noise, vibration and other potentially dangerous or objectionable elements;
- (e) Limits on time of day for the conduct of specified activities.
- (f) Guarantees as to compliance with the terms of the approval.

(*) 11.6 Additional C- District Permit Findings:

- (a) The proposed ground floor non-retail use is the best use in consideration of the building location and design and parking availability, or the nature of the proposed ground floor non-retail use will enhance the neighboring retail base by bringing clients into the area who would be likely to patronize neighboring businesses.

SEE SECTIONS 15.8, 15.9, 15.10 AND 15.11.

(*)Added by Ord. #781, 12/8/87

APPENDIX E

GLOSSARY OF TERMS

"Accessible Housing": Units that are accessible and adaptable to the needs of the physically disabled.

"Affordable Housing": The state HCD measure of affordable housing means spending no more than 25% of gross income on housing costs.

"Affordable Units": All dwelling units made available at prices or rents below market-rate. Affordable units include units affordable to households with very low-income, low-income, and moderate-income.

"Employed Resident": A worker who lives in a given location but could work anywhere.

"Employee": Someone who works at a given location. Workers with routes (travelling salespersons, etc.) are considered employees at the place where they are dispatched from.

"Household": One or more persons who share a dwelling unit. Not to be confused with "family".

"Housing Need": A local share of the regional housing units assumed by the Association of Bay Area Governments (ABAG) to be "needed." Housing need is distinguished from housing demand, which is sensitive to the marketplace. Housing projections represent probable (rather than desired) levels of housing activity in each jurisdiction of the Bay Area.

"Housing Unit": The official nomenclature of the U.S. Census. A housing unit must have a separate entrance from other housing units but need not have separate kitchen facilities.

"Infrastructure": The grid of public capital improvements (roads, water and sewer) that is necessary to make urban development (including housing) occur. Essential infrastructure is that infrastructure which must be in place for the house to be habitable.

"Low-Income Households": Households earning 51-80% of the median household income.

"Market-Rate Units": Market-rate units are those dwelling units available at prices or rents at or above market-rate, which are those prices or rents determined by the marketplace. When market prices or rents are bid up, many households are unable to compete for housing in the marketplace.

"Median Household Income": The middle point at which half of the City's households earn more and half earn less. Estimated at \$37,500 in Vallejo as of January, 1990.

"Moderate-Income Households": Households earning 81-120% of the median household income.

"Persons per Household (PPH)" The statistical average number of persons in a household.

"Second Unit": A separate dwelling unit that is either attached to another dwelling unit or completely detached from another dwelling unit.

"Very Low Income Households": Households earning less than 50% of the median household income.

"Unit": A basic way of counting homes. The number of units is the number of homes.

ACKNOWLEDGEMENTS

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Gary Orton, City Council
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